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Housing Canada's Youth

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Prepared by:

Damaris Rose, Professor

Jaël Mongeau, Research Officer

Nathalie Chicoine, Research Officer

INRS-Urbanisation

Institut national de la recherche scientifique

for:

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SUMMARY

For the last decade or so, the general growth of "credentialism" required to enter the labour market has meant that young people are staying in school longer, and economic restructuring has reduced the pay rates of workers early in their careers and boosted the number of "precarious" jobs. It is not known what effects these trends have had on the demand for housing by young people (late home leavers, ownership accessibility, etc.). This study, which focusses on the housing situation of young adults under 30, draws on a systematic review of Canadian and international literature and makes use of various Canadian statistical databases. To the extent that data permit, we are looking beyond a review of *households* headed by young people to focus instead on the *living arrangements* of young people, taking into account those who have not formed their own households and drawing distinctions between young people under 25 and those in the 25 to 29 age-group. The study reviews the main economic and sociocultural factors which encourage, facilitate or precipitate young people's departure from the parental home and some of the implications of these decisions. It presents a brief and up-to-date picture of the housing conditions of households headed by young people and discusses questions of affordability, housing tenure, and satisfaction and aspirations with regards to their housing. The problem of youth homelessness is discussed, including risk factors, housing-related strategies aimed at prevention, response to crisis situations and possible resolutions. The conclusion reviews the findings of this study.

OBJECTIVES

This report aims to provide a concise, up-to-date and comprehensive picture of how young Canadians are housed and why they are housed the way they are. The study draws on a systematic review of Canadian and pertinent international literature; and various Canadian statistical databases. To the extent that available data sources permit, the analysis takes into account the demographic and sociocultural diversity of Canada's youth, draws out regional variations and puts recent changes into historical perspective. Where appropriate, youth are compared with older age-groups. Where data exists, analysis extends beyond *households* headed by youth to the *living arrangements* of young people, including those who have not formed their own households, and highlights distinctions between those under 25 and 25 to 29 year olds. This report provides housing stakeholders and the research community an enhanced understanding of the major housing issues and options faced by Canada's youth of today.

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EXECUTIVE SUMMARY

In Canada, the transition from living in the parental home to what our society is inclined to call "adult" living arrangements tends to take place as youths enter their mid-20s. At age 20, almost seven out of 10 young people are living with their parents (according to data from Statistics Canada's Survey of Labour and Income Dynamics). When they reach the age of 25—by which time most youth have completed their studies—less than one-quarter of young adults are still to be found in the parental home, whereas almost half have established their own family household. Another 15 per cent of 25 year olds share accommodation with roommates or relatives while 13 per cent live alone. The living arrangements of young people vary significantly depending on the regions. Moreover, we should recall that departures from the parental home are not always permanent in nature, reflecting the tendency for pathways from adolescence to adulthood to have become more diversified and less linear.

As societies became urbanized and industrialized, young people left the parental home when the time came to marry or establish a family. In the 1960s and 1970s when there was economic growth and a great flux of values, young people generally left their parents to live alone or to share accommodation. This action, which reflected and stimulated the increased construction of apartment housing, took on increasing importance as a dimension, or even a leitmotif, of the process of acquiring maturity, even though significant ethnocultural variations exist.

The longitudinal data on tax filers enabled us to observe young people who left and returned to the parental home. These data, along with the census data up to 1996, indicate that young people are leaving the parental home at an increasingly later age.

For the last decade or so, the general growth of "credentialism" required to enter the labour market has meant that young people are staying in school longer. At the same time, economic restructuring has reduced the pay rates of workers early in their careers and has boosted the number of "precarious" jobs—short-term contracts, part-time work instead of full-time work. Those under 30, especially the under-educated, more often fall victim to ever-increasing unemployment. There is reason to wonder about the effects these trends could have on the demand for housing by the generation under 30. Since they have less and less assurance of stable employment which will produce an income high enough to support a household, the young people have reduced their demand for rental housing and have decided to live longer with their parents or opt to share an apartment.

To what extent, in what respects and for whom does the "cluttered nest" pose a problem or generate a housing need requiring intervention of

some kind? Should young people be assisted to live independently if they want to, even if they lack a sufficiently large or stable income to do so? Conversely, what factors encourage or propel youth to leave the parental home even when they may face difficulties in living independently?

Several factors, whether combined or in isolation, are part of the process in the decision to stay in the parental home, leave or return:

- age;
- gender;
- affective ties and social bonds within the parental family;
- incomes of youth (from various sources) and their parents (many but not all parents extend financial support to their young adult children during their transition to residential autonomy);
- location of job, educational or cultural opportunities with respect to where the parental home is located (variations between small and large cities, declining areas, etc.);
- allure of youth consumer culture; and
- supply of affordable and suitable independent housing.

On the whole, with the rather notable exception of Native youth, young people living with their parents are adequately housed in a material sense. However, those hoping to become autonomous but without the means to do so, can lose some self-esteem to a degree, which has an adverse effect on the transition to adulthood.

Nonetheless, when young people with no married or common-law partner continue to live or resume living with their parents, it may be advantageous to all concerned if the following conditions are met.

- The parents' resources are sufficient (financial means, spacious housing).
- The parental home is welcoming and safe for the young people.
- Both generations have found a balance which they find satisfactory and which enables them to maintain their autonomy, ties, privacy and private lives.
- Remaining at home is part of an active strategy to enable young people to pursue their education, put money aside or live out their youth.

What happens to young people who finally leave the parental home? Who do they live with? Where do they get their income? How much of their overall budget do they devote to housing expenditures? All things considered, do they manage to find suitable housing?

Fewer and fewer young households consist of a husband and wife. Young people who live alone and those who are heading a lone-parent family are finding less full-time work than before, and husband-wife families headed by a young person under 30 are increasingly less reliant on income earned by both partners working full time. Consequently, young people, more so than others, have seen their income decline over time. For example, in households headed by a young person between 15 and 24, the average income, expressed in 1994 dollars, has decreased from \$31,400 in 1987 to \$27,600 in 1994, a drop of 12 per cent or \$3,800 in seven years. Husband and wife households, which own their own housing, are the only ones that have not followed this trend.

The proportion of young tenant households facing a problem of affordability because they are spending 30 per cent or more of their income on housing increased from 35 per cent in 1988 to 50 per cent in 1995 among those between 15 and 24 and from 23 per cent to 30 per cent in the 25 to 29 group. However, CMHC believes that some of the households spending 30 per cent or more of their income on housing could find less expensive housing of suitable size and quality. For most rental households, there are fewer "core housing needs" than for those spending 30 per cent or more of their incomes on housing. However, this situation is reversed for young lone-parent families headed by a woman. Some manage to get by on less than 30 per cent, but they live in housing which is of poor quality or too small, and they could not find adequate housing without devoting 30 per cent or more of their incomes.

Overall, the proportion of households consisting of young tenants with core housing needs increased from 31 per cent in 1991 to 40 per cent in 1995 among those in the 15 to 24 group and from 15.5 per cent to 24 per cent for 25 to 29 year olds.

Affordability is by far the main reason for core housing needs, more so with under 30 year olds than their older counterparts. Families with children often end up in housing that is too small. These objective evaluations by CMHC were confirmed by the satisfaction expressed by young households in 1993. Households with children expressed the most dissatisfaction with the space allocated to the household.

In 1992, Statistics Canada's Family Expenditure Survey revealed that tenants under 30 spend less, on average, on rent than those in the 30 to 44 group (\$6,680 and \$7,333 respectively), whereas young homeowners spend a little more on housing (\$10,942 and \$10,547 respectively). Young homeowners spend a proportionately higher share of their budget on housing (21 per cent) than do the 30 to 44 year olds (17 per cent), as their incomes are lower.

Although special compilations of census data obtained by CMHC show that the percentage of homeowners declined among those under 30 (all types of households included) between 1976 and 1991, this has apparently stabilized since that time. Of course, it is lower for those under 30 – 13 per cent for those in the 15 to 24 group, 38 per cent for the 25 to 29 group, 55.5 per cent for the 30 to 34 group and 74 per cent for the 35 to 64 group. According to a recent CMHC survey, the dream of one day owning housing is still very present among young Canadians, who are willing to use various strategies to achieve this objective.

According to some reports, the youth segment of the homeless population has increased considerably over the last several years. Since young people on their own often have low incomes, they are among the groups most likely to experience the kinds of housing conditions that could result in homelessness. Factors include the inability to pay rent, poor housing conditions, evictions, and not being able to find other housing. Economic downturns and cutbacks in certain programs also play a role in the loss of housing.

When young people become homeless, they can be helped by a wide range of different forms of assistance. Availability of suitable housing plays a role in both the prevention of youth homelessness and in times of crisis. Holistic approaches seem to be the most promising strategies for assisting young people to find housing.

It is difficult to state whether the longer time it takes those under 30 to form their own households (when compared with the generation before them) is an aberration or the beginning of a new trend; and whether this phenomenon will have any repercussions on their future choice of housing. Perhaps the precariousness of the job market will become the standard for young persons in future generations, and graduates will have to struggle with very heavy debt loads. More innovative approaches could help these young people acquire suitable housing, and even attain homeownership. Perhaps the opposite is true: the current disruptions of the job market will result in the creation of new employment, which will offer stability and career opportunities to young persons. In any event, to ensure a more effective match between supply and demand, much attention should be paid to young people between the ages of 15 and 29 as they get their education and enter the work force.



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INTRODUCTION

Rationale for this study

In 1996, over 6.25 million young people between the ages of 15 and 29 lived in Canada, just under 21 per cent of the country's population (Statistics Canada, Census of 1996). The overall numbers of Canada's youth have changed little in the last two decades, but with the passing of the baby boomers into middle age and the steady ageing of the population, the youth of the 1990s form a proportionately smaller segment of housing consumers than did their counterparts of a decade or two ago. In 1986, almost 26 per cent of the Canadian population was aged 15 to 29, and back in 1976, over 28 per cent belong to this group. Why then, should we renew our research interests and re-evaluate our policy agendas at this time by taking stock of recent trends in the housing situation of Canada's young people?

In fact, the last decade or so has brought important changes to the housing options and choices of youth, largely as a result of changes in their labour market situation. The massive economic restructuring of the 1980s and 1990s, combined with the growth of "credentialism" (meaning greater educational requirements for entry into the labour market), generated increases in the rate of school attendance and in the average duration of young people's school- to-work transition since the late 1980s (Bowlby, Levesque and Sunter 1997; Frank 1996). Between 1985 and 1995, the percentage of youth in full-time education climbed from 19 per cent to 32 per cent among 20 to 24 year olds and from four per cent to seven per cent among 25 to 29 year olds (Betcherman and Leckie 1997: 27). In 1991 over 40% of 20 to 24 year olds and 17 per cent of 25 to 29 year olds were pursuing their education, the vast majority of whom were also in the labour market (Statistics Canada, Census of 1991, microdata file, individuals).¹ Many young people put themselves through college and university on minimum wage jobs which pay much less in inflation-adjusted dollars than those held by the youth of the 1970s (Clark 1995; Canadian

Council on Social Development 1996; Gunderson and Muszynski 1990; Ontario, Social Assistance Review Committee 1988: 289-290).

Economic restructuring has also led to lower salary scales for newly hired workers (Betcherman and Morissette 1994), an increased prevalence of what has come to be known as "precarious employment"—namely short-term contracts and involuntary part-time work (Krahn 1995; Morissette, Myles and Picot 1993; Noreau 1994; Picot and Morissette 1994 and to disproportionately high rates of unemployment among the under 30 year olds, especially among less-educated youth (Betcherman and Leckie 1997; Bowlby, Levesque and Sunter 1997; Canadian Youth Foundation 1995). Similar trends have been observed in many Western nations (see Ponthieux 1997).

These shifts in the labour market and activity patterns help explain why the median incomes of Canadian households headed by a person aged 15 to 24 fell by 20 per cent (in constant dollars) between 1980 and 1990 (Pomeroy 1995). Only time will tell to what extent these changes are structural in nature (Morissette and Berubé 1996). Yet the economic upturn of the mid-1990s seems to have led to little improvement in the employment situation for those under-25, while the prolongation of job insecurity and the lower earning power relative to the cohorts of the 1970s have been particularly dramatic for the 25 to 29 age-group (Crompton 1995; Gauthier 1996). This delay in achieving financial autonomy has led to calls for the upper limit of the accepted statistical definition of youth to be extended from 25 to 29 or even 34 years (Canadian Youth Foundation 1995; Morin, Rose and Mongeau 1988; Serge 1996; see also van Vliet 1988 for the United States).

Since young people's ability to set up their own households affects the numbers in the prime household formation stage, the increased economic difficulties faced by many among the present generation under 30 have led stakeholders in the housing field to ponder their

likely implications for housing demand in both the rental and homeownership sectors. The 1960s and 1970s boom in high-rise apartment construction in Canada's major cities was largely fuelled by the swelling numbers of young people able to afford independent living. In more recent years, however, the increasing difficulty young people face in securing an income sufficient in level and stability to maintain an independent household may have reduced their effective demand for rental housing. If young people find themselves impoverished, they may adjust to this situation by remaining longer with parents. This could further decrease the viability of the rental housing market in already soft housing markets such as that of Montréal since the late 1980s. If they are employed but living in a tight market where they don't earn enough to maintain their own housing unit (as in the case of Vancouver in most of the 1990s), they may adjust by opting to share dwellings (Miron 1996).

According to a study by Boyd and Norris (n.d.), at the beginning of the 1990s, a higher proportion of non-married youth were living in the parental home than a decade earlier. (See Table 1.) The increase is particularly strong among those aged 25 to 29. Could this amount to a significant reversal of the trend of the post-war boom years when leaving home before to marriage to set up one's own (or shared) apartment became a common practice in Anglo-American and Northern European cultures?

Young people who live with their parents have lower personal incomes than those who share with unrelated people and much lower incomes than those who live alone or (in the case of young men) as part of a couple (Statistics Canada, Census of 1991). For those under 25, these low incomes are largely due to the fact that they are more likely to be pursuing their studies than those who live away from home (Statistics Canada, Census of 1991). Yet special runs of census data covering the Toronto and Montréal census metropolitan areas show the same pattern of lower incomes for 25 to 29 year olds living with parents compared to those living independently even when only youth with earnings from employment are considered (Statistics Canada, special compilations prepared for D. Rose).

Admittedly, for some youth, living with parents may be a way of delaying taking on financial and other adult responsibilities, to have some time to "*vivre sa jeunesse*" (Dandurand et al. 1994: 181 and *passim*); some parents may actually foster a continuing dependency by spoiling their children (Leonard 1980, cited in Jones 1995: 70; *New York Times* 1991). For others, however, not leaving home or returning home after a trial period may be a means of coping with finding oneself involuntarily confined to the margins of the labour market.

Table 1:
Percentage of unmarried young people still living with their parents, by age-group and sex,
Canada, 1981, 1986 and 1991

Age Group	1981		1986		1991	
	Male %	Female %	Male %	Female %	Male %	Female %
15-19 years	92.7	91.1	93.9	92.2	93.2	91.4
20-24 years	69.1	60.0	72.3	64.1	70.5	63.3
25-29 years	40.5	27.4	45.4	32.0	43.9	32.8

Note: Unmarried also includes those not living in a common-law relationship.
Source: Boyd and Norris, n.d. Table 1 (based on unpublished census data).

On the whole—with the important exception of Aboriginal youth—youth who live with their parents seem to be well-housed in the material sense. Unpublished Canada Mortgage and Housing Corporation (CMHC) data for 1991 covering all households where 15 to 24 year olds are present (which are mainly their parents' households) showed rates of housing need of less than seven per cent. Prolonged residence in the parental home may, however, have either positive or negative effects on psycho-social well-being, and, more broadly, on achieving a successful transition into adulthood. This is likely to vary considerably depending on factors such as cultural traditions, the parental family's economic situation and its capacity for social support. Concerns have been raised about both the living conditions and the mental health of young people who for one reason or another have a pressing need to live independently of their parents but whose precarious incomes make them unable to gain access to affordable market rental housing.

Young people who form their own households continue, nonetheless, to be important housing consumers in their own right. Housing expenditures are usually the biggest item (apart from income tax) in the household budget of those under 30. In 1991, however, fewer households had become homeowners while their principal maintainers were still in their 20s, compared to the situation a decade earlier. For instance, among households led by a person aged 25 to 29, homeownership rates fell from 43 to 37 per cent (unpublished census data obtained by CMHC). Might uncertainty as to employment prospects and future income levels, as well as the increasing debt burden of student loans (see Sales et al., 1996) be deterring youth-led households from assuming a mortgage, or at least leading them to defer this commitment? If so, this could have lifetime effects on wealth accumulation (Serge 1996; see Kendig 1990 for the case of the United States). It could also depress some segments of the housing market aimed at first-time buyers. Could the faltering of young people's economic fortunes upset an important market trend of the 1980s, an increase in the rate of homeownership among young single women (see e.g., Morin

1990; Morin, Rose and Mongeau 1988: 93-95)? To what extent has the "dual-earner" strategy offset young couples' declining individual purchasing power? Gaining an updated understanding of affordability-related questions for the 25 to 29 age-group is clearly of prime importance for stakeholders in the homeownership field.

Data for 1991 also indicate that close to one-half of tenant households maintained by those under 25 faced housing affordability problems, rising to 60 per cent for singles and to 76 per cent for lone parents; 17 per cent of all youth-led households were deemed to be in "core housing need",² a proportion only exceeded in the over-65 age-group (Lo and Gauthier 1995). Among non-elderly renters (all ages below 65 combined) in the second-lowest household income quintile (where low-wage earners—the "working poor"—are concentrated), there was a marked increase between 1982 and 1992 in core housing need resulting from affordability problems (Engeland 1994; see also CMHC 1994). With most youth-maintained households being renters and given their depressed earning power, and in view of the likelihood that landlords fearful of rent arrears may be reluctant to rent to youth who would have to pay more on rent than the affordability norm (Serge 1996; see also Hulchanski 1994, 1995; Molgat 1997: 37), it has become important to obtain an up-to-date picture of affordability issues and housing need among youth-led households, especially tenants.

In addition, and counter to the general trend for young people to make up a declining share of the population, the relative and absolute numbers of young people from Canada's First Nations are growing rapidly. Those aged 15 to 24 now number over 200,000 individuals (Statistics Canada 1995b). The Aboriginal population is younger than Canadian population as a whole, with almost 20 per cent being in the 15 to 24 age-group, compared with 14 per cent for Canada in general (Canada 1996, Table 4.1). Generally, these young people face particularly difficult housing conditions both on reserves and in urban areas.

Finally, youth homelessness is an important problem in Canada in the 1990s. It can be precipitated by psychosocial problems in the family, poverty, or labour market difficulties. Social welfare policies can make it difficult for youth under 18 to find alternative living arrangements when the family home becomes an unsafe place, and economic restructuring has certainly not made it any easier for homeless young people housed in various temporary arrangements to take the necessary steps to independent living and full social integration. Increasingly, agencies working with homeless youth are focussing on projects that link housing environments with job skills development and work experience at the community scale.

Aims, data sources, scope and organization of this report

Aims

This report aims to provide a concise, up-to-date and comprehensive picture of how young Canadians are housed, and why they are housed the way they are. To the extent that available data sources permit, our analysis takes into account the demographic and sociocultural diversity of Canada's youth, draws out regional variations³ and puts recent changes into historical perspective. Where appropriate, we compare youth with older age-groups. As far as the data sources permit, our perspective extends beyond *households* headed by youth (the focus of previous studies by Molgat 1997 and Morin, Rose and Mongeau 1988) to the *living arrangements* of young people, including those who have not formed their own households, and highlights distinctions between those under 25 and the 25 to 29 year olds. We thus hope to bring to housing stakeholders and the research community an enhanced understanding of the major housing issues and options faced by Canada's youth of today.

Data sources and scope

Our study draws on a systematic review of Canadian and pertinent international literature.

It also makes use of various Canadian databases. Each source has its own merits and limitations, and comparisons over time are sometimes compromised by changes in definitions and survey methodology. (These technical aspects are discussed in a separate unpublished technical report prepared by the authors and available from CMHC).

Unlike much previous research on Canadian youth, this study sets the upper age limit for the target group at 29 rather than 24. We have already alluded to the strategic importance of the 25 to 29 age-group to the housing sector, as well as to other socioeconomic factors over the last number of years which underscore the significance of this period in the transition to adulthood. In 1996, 35.5 per cent of the 15 to 29 age-group were in the 25 to 29 bracket as compared with only 30.8 per cent 20 years earlier. Moreover, the absolute numbers of 25 to 29 year olds continued to increase until 1991 whereas the size of the 15 to 24 age-group began to decline after 1981.

Sources of data used in this report

- The 1991 census (microdata file, individuals)
- Special compilations from Statistics Canada's Longitudinal Administrative Database (LAD)
- Special compilations from the first wave (1993 of the Survey of Labour and Income Dynamics-SLID), Statistics Canada
- Statistics Canada, Household Income, Facilities and Equipment (HIFE) (microdata files) 1988, 1991, 1993 and 1995 (income data are for the preceding year)
- Canada Mortgage and Housing Corporation, Core Need Data Base, 1988 and 1991, microdata file, 1995
- Statistics Canada, Family Expenditure Surveys (FAMEX) 1986 and 1992 microdata files

Organization

The main body of this report is organized into four chapters.

- Chapter 1 provides a concise descriptive portrait of young Canadians' living arrangements.
- Chapter 2 reviews the major economic, social and cultural factors that either encourage, facilitate or precipitate young people's departure from the parental home or encourage them to stay in or return to the nest, and some of the implications of these decisions.
- Chapter 3 examines the housing conditions of households maintained by young people, affordability issues, housing tenure, satisfaction and aspirations regarding their housing.
- Chapter 4 considers the issue of youth homelessness, including risk factors and housing-related strategies aimed at prevention, response to crisis situations and facilitating alternatives to life on the street.

CHAPTER 1: LIVING ARRANGEMENTS OF CANADIAN YOUTH: BRIEF PORTRAIT AND RECENT TRENDS

In Canada, the transition from living in the parental home to what our society is inclined to call "adult" living arrangements tends to take place as youth enter their mid-20s. For young Canadians as a whole, Figure 1 (based on 1991 census data) shows that in the 15 to 19 age-group, some 90 per cent are still living with their parent(s). Among those aged 20 to 24, almost 60 per cent of males still live in the parental home, but the corresponding figure for females is only 43 per cent, reflecting the tendency for young women to marry or live with a spouse at an earlier age. In the 25 to 29 age-group living with parents is no longer widespread, but still more common among men than among their female peers; men are also more likely to live alone or share accommodation while almost two-thirds of women but barely half of men are living as married. Another seven per cent of women but less than 1 per cent of males are heading lone-parent families.

Data from Statistics Canada's Survey of Labour and Income Dynamics for 1993 (SLID) allow us to identify more precisely the critical ages in the transition to independent living. At age 20, almost seven out of 10 young people are living with their

parents. These proportions fall most dramatically between the ages of 22 (60 per cent) and 23 (39 per cent). When they reach the age of 25—by which time most youth have completed their studies—less than one-quarter are still to be found in the parental home, whereas almost half have established their own family household. Another 15 per cent of 25 year olds share accommodation with roommates or relatives while 13 per cent live alone.

A different data set compiled from Statistics Canada's Longitudinal Administrative Database (LAD) of income tax filers enables us to track the living arrangements of the same group of young adults over a longer time frame. Starting with young men and women living in the parental home when they were 22 years old (one cohort aged 22 in 1982, the other aged 22 in 1987), Figure 2 indicates how the proportions still unmarried and living with parents decline, first precipitously, then more gradually until these youth reach the age of 29 (in 1987 or 1994).

These statistics cover Canada as a whole; young people's living arrangements vary, however, from region to region. The 1991 census shows

Figure 1:
Living arrangements by age and sex, Canada, 1991

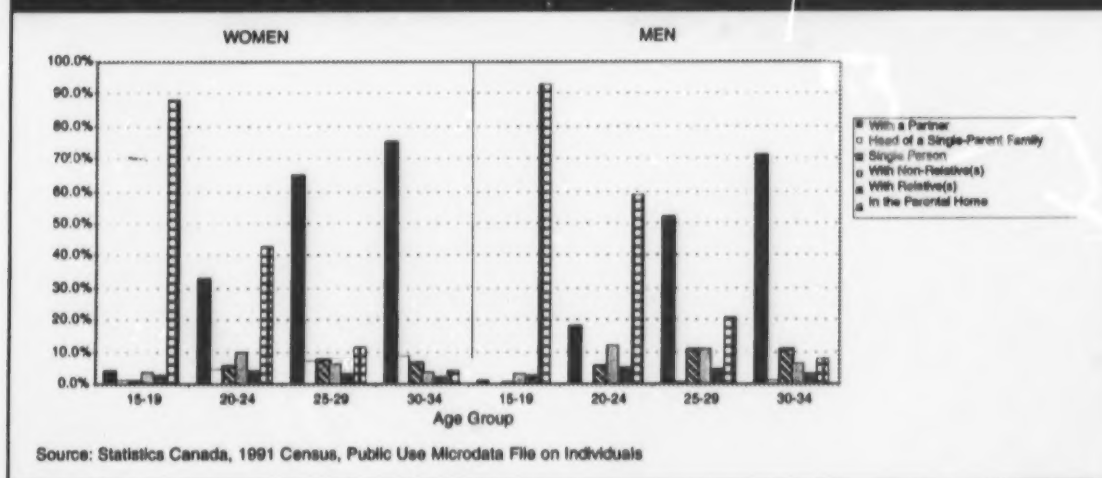
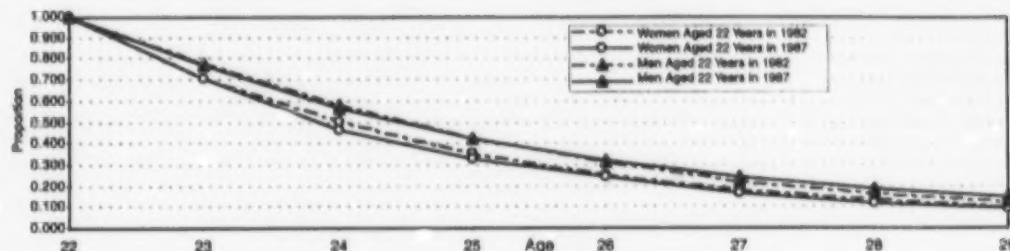


Figure 2:
Youth living with their parents at age 22: proportion still at home during each of the seven subsequent years. Canada, 1982-1989 and 1987-1994 (two cohort LS)



Source: Statistics Canada, Longitudinal Administrative Database, data drawn from individual income tax returns, special compilations

20 to 24 year olds in the Atlantic provinces and Ontario as much more likely to be living with their parents than those in Western Canada. Among 20 to 25 year olds, residents of cities over 500,000 inhabitants live in housing shared with relatives or non-relatives to a greater extent than those in smaller communities, whereas those in communities of fewer than 30,000 are more likely to be living in "conventional" arrangements, namely with a spouse and children (SLID).

Among 25 to 29 year olds, the 1991 census shows that if we take the case of all those who have not founded their own family household (i.e., excluding those living with a spouse or heading a lone-parent household), the percentage living with their parent(s) ranges from a high of 57 per cent for males in Atlantic Canada to a low of only 32 per cent for males in British Columbia. Among females, the range between these regions is from a high of 48 per cent to a low of 31 per cent. Data for Canada's three largest metropolitan areas show that this tendency to stay in (or return to) the parental home is most prevalent in Toronto, especially among young men (Statistics Canada, Census 1991). Rates of living alone and sharing with roommates also vary by region among 25 to 29 year olds who have not formed their own family households: those in Québec and the Prairie Provinces are the most likely to be living alone. At the metropolitan scale, Vancouverites are the most likely to be

sharing accommodation, doubtless because of the tight local housing market.

As we saw in the introduction, the 1991 census showed that among youth who were not living with a spouse, the likelihood of living with parents was greater than a decade earlier, both for young men and women. However, when we examine the home-leaving patterns of tax filers still at home when they were 22 using longitudinal data and without excluding those who leave home to live with a spouse/partner of the opposite sex, we find gender differences in the changes in pattern between the cohort aged 22 in 1982 and that aged 22 in 1987 (LAD). Males who reached their late 20s in the mid-1990s (those aged 22 in 1987) were a little more likely to be still living in the parental home at that age than those who had reached their late 20s five years earlier. For women, however, the reverse is true although the differences are slight (Figure 2). This gender difference is probably due to the fact that when young women do leave home, they are more likely to move directly in with a spouse or partner than are young men. (We shall return to this long-standing tendency in the next chapter.) The types of changes in the income levels of individual young people which we have referred to earlier are likely to have a lesser negative effect on household formation among those individuals who can pool resources by living as part of a couple when they leave the parental home. Thus,

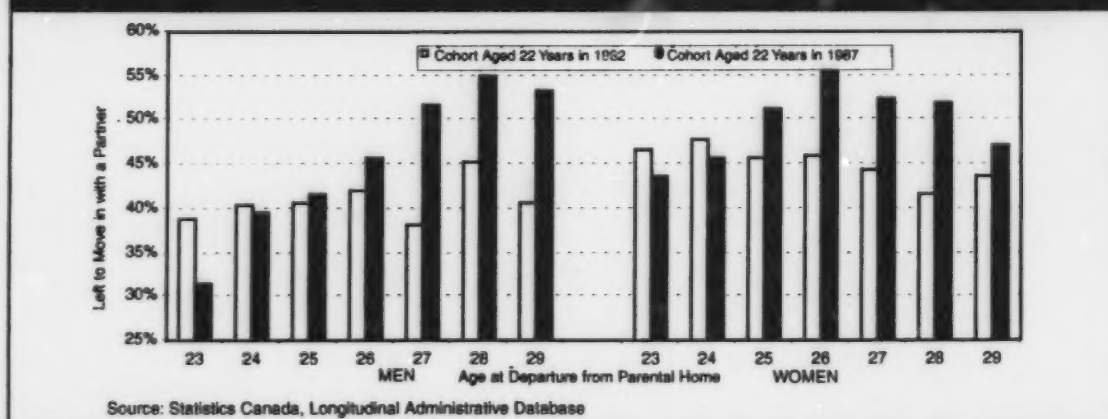
young women's home-leaving patterns are likely to be less sensitive to their income levels than is the case for young men.

Among those who did leave the parental home, women in the later cohort were even more likely to have moved directly in with a partner than women in the earlier cohort: the share of leavers aged 23 to 29 who moved in with a partner increased from 46 per cent to 48 per cent whereas for men the corresponding figures were 40 and 41 per cent. Examining the percentage of home leavers who moved directly in with a spouse/partner, by each single year of age (Figure 3), reveals two distinct trends. On the one hand, 23 and 24 year olds in the 1987 cohort were more likely to leave home for a non-family living arrangement than their peers of the first cohort. On the other hand, among cohort members who did not leave home until later in their 20s, the cohort aged 22 in 1987 was more likely to move directly in with a spouse/partner than the cohort aged 22 in 1982. This change in pattern was more marked among males. These figures would seem to indicate no stemming of the desire of youth in their early to mid-20s to opt for a non-family arrangement when they first leave home. However, those who opt to remain longer in the family home increasingly are tending not to leave until they are ready to marry or live as part of a couple. This could perhaps be part of a strategy

of preparing for establishing their own families by conserving resources that would otherwise be used on rent.

Additionally, we should recall that departures from the parental home are not always permanent in nature, reflecting the tendency for pathways from adolescence to adulthood to have become more diversified, less linear (Dandurand et al. 1994: 51). Available Canadian data on "returnees" is at present too fragmentary to permit reliable estimates of the numbers who return home one or more times during their 20s.⁴ The longitudinal data available to us do, however, give an indication of the previous living arrangements of those who return home. Among those who were not living at home at the age of 22 but did return to live with their parents at some point before age 29, the vast majority (85 per cent to 89 per cent, depending on cohort and sex) had been living in a non-family household before moving back home; very few had been living as part of a couple or as a lone parent. In many cases, these youth are likely to be returning home, for a time, after experimentation with independent living arrangements but without having made a commitment to making the definitive break from the nest or, perhaps, without having the resources to do so.

Figure 3:
Percentage of youth who left the parental home between 23 and 29 to form a couple,
by age at time of departure and sex, Canada, two cohorts



In the following chapter, we examine the role of leaving the parental home in the transition to adulthood, and discuss the specific factors that influence young people to leave, remain in or return to the parental home. This discussion will help us interpret the significance of the recent changes in home-leaving patterns presented in this report so far.

CHAPTER 2: LEAVING, STAYING IN OR RETURNING TO THE PARENTAL HOME

To what extent, in what respects and for whom does the "cluttered nest" (Boyd and Pryor 1989; Boyd and Norris, n.d.; Heer, Hodge and Felson 1987) pose a problem or generate housing need requiring intervention of some kind (Calgary 1993)? For whom does this pose a problem and to what extent? How comfortable do today's youth feel about remaining at home longer? What about their parents (Schnaiberg and Goldenberg 1989)? Should young people be assisted to live independently if they want to, even if they lack a sufficiently large or stable income, through new housing-related initiatives? Conversely, what factors encourage or propel youth to leave the parental home even when they may face difficulties in living independently?

To answer all these questions and then develop policies appropriate to certain segments of the Canadian youth population in particular geographical contexts first involves the development of a conceptual framework. This chapter sets out to do this using existing literature complemented with some recent Canadian data.¹ We first establish an historical and culturally aware perspective on the role the process of leaving home plays in the transition to adulthood. We then examine the wide range of specific factors that affect on young people's decisions to remain, leave or return to the parental home. This chapter also provides essential context for chapters 3 and 4 since, as Jones (1995: 2) aptly puts it, "The outcomes of leaving home—housing and homelessness—should be disentangled from the process of leaving home itself. Only then can we understand any problems young people may have when they leave home and try to enter the housing market."

The role of leaving home in the transition to adulthood

The concept of transition to adulthood

For most of the 20th century and across most Westernized societies, the concept of "youth" has been associated with the multi-faceted process of transition from adolescence to adulthood. These pathways to the adult world have entailed traversing any or all of a number of significant steps or milestones: completing one's education, getting a job, getting married and founding one's own family, and forming a household separate from that of one's parents. These steps can occur coterminously or at different times over a longer period of transition. They can be definitive, or they can be tentative and temporary. Youth may leave and return to the parental home more than once before establishing themselves on the housing and job markets (Burton, Forrest and Stewart 1989; Cheal, work in progress reported in Statistics Canada 1996; Galland 1996; Goldscheider and Da Vanzo 1986, 1989; Irwin 1990; Mitchell and Gee 1996; Wyn 1996). Moreover, the relative importance of these various "rites of passage" to the sense of becoming an adult have changed over time, and even today may vary by social class, culture and gender. (See for example, Battagliola, Brown and Jaspard 1997; Sherrod 1996; Young 1987).

Leaving home to marry and form a family

As societies became urbanized and industrialized, leaving the parental family home became a key marker of adulthood because of its association with marrying and founding one's own family once one had the means to do so. Across much of Europe and North America, the closest association between leaving home and getting married was probably in the 1960s, a period of full employment and ample affordable housing for young couples (Jones 1995: 23).

Although in Westernized societies today, it is very rare for young couples to live with one or other of their parental families after marriage, this practice remains common in certain Asian cultures. Transplanted to a Western context, cultures undergo "hybridization" and patterns diversify, some young couples being more inclined toward independent living, others wishing to continue with tradition. A similar process is occurring among Canada's First Nations (Northwest Territories Housing Corporation 1992). The close social bonds associated with co-residence persist in some ethnocultural groups through housing strategies enabling the different generations to live in very close proximity (Pickvance and Pickvance 1995), for instance, in an adjacent apartment or a "plex" unit (Lavigne 1987; Rose and Ray 1997).

Leaving home to live alone or to share with others

Leaving home for reasons *other* than marriage has played a much more variable role in the transition to adulthood over time and across cultures. In Western cities in the first half of the 20th century, working-class households relied on financial contributions by young adult children who (except for those in domestic service) remained in the family home between leaving school and marrying (Kleinberg 1989; Miron 1988; Wall 1989). Moreover, low wages, lack of secure accommodation and social norms did not support residential autonomy for the young unmarried, and especially not for girls (Tentler 1979). In contrast, in the 1960s and early 1970s—a period characterized both by economic boom and great flux in social values—moving out of the parental home to live alone or share with others became a marked trend among young women and men, at least in English-speaking Western countries and in Northern Europe. This tendency was reflected in, and reinforced by, the apartment construction boom, especially in North American cities (Burton, Forrest and Stewart 1989; Morin, Rose and Mongeau 1988).

Living away from home and getting married thus became dissociated steps in the transition

to adulthood, although to a differing degree and over a varying time frame depending on social class (Battagliola, Brown and Jaspard 1997; Goldscheider and Goldscheider 1993: 4-5). Establishing residential autonomy for its own sake was seen as "*a means of growing up, as well as a consequence of growing up*" (Jones 1995: 89). Learning how to manage rent payments and the household budget is a key element in the social integration of youth, be they students, workers or unemployed, while sharing with roommates provides an opportunity for socialization and experimentation with managing domestic arrangements (Calgary 1993: 57, 69; Heddy 1991; (Molgat 1997: 46; Smith 1996). Even though young people may leave and return several times before definitively breaking from the parental home, this step-by-step acquisition of residential autonomy fosters self-confidence and is widely viewed as a signal of emerging adulthood (Mitchell and Gee 1996; Waite, Goldscheider and Witsberger 1986).

In addition, some young adults perceiving limited prospects of employment stability may react by seeking stability and a sense of self-worth outside the sphere of work or career (Galland 1996; Gauthier 1996; René 1993). Thus, paradoxically, a secure home to call one's *own* may take on great symbolic importance even when it is difficult for them to afford it (Chicoine and Rose 1992, 1996).

However, not all social groups attach the same significance to the home-leaving process as a sign of reaching adulthood and expect young people to leave home before marriage. In some working-class milieux young unmarried adults continue on the tradition of remaining in the parental home and gaining recognition as adults through their financial contributions (even symbolic ones) to the household (Jones and Wallace 1992: 83; Young 1987). Marked ethnocultural variations in home-leaving patterns also persist (Ravanera 1995: 28 to 29). Canadian data for 1991 show that youth of certain origins marry later and tend to live in the parental home until marriage: among 25 to 29 year-old men. For instance, 32 per cent of those declaring Asiatic origins and 38 per cent of men of Southern European origin were never-

married children in the parental home, compared to only 19 per cent of those of other European origin. Patterns are similar among women (Statistics Canada Census of 1991, see Table T-12 in the technical report prepared for CMHC within the purview of this project). A greater emphasis on "familism" in some cultures may help explain these patterns (Goldscheider and Goldscheider 1987, 1993:177; Zhao, Rajulton and Ravanera 1995). Among Canada's First Nations, too, never-married adults are more likely to live with their parents than among the Canadian population at large (Normand 1996); this may in part reflect cultural values but may also be a consequence of housing scarcity or unemployment.

These social norms about the role of leaving home in the transition to adulthood form the backdrop to young adults' aspirations for various living arrangements. The remainder of this chapter deals with the more specific factors influencing the dynamic of leaving, staying or returning to the parental home among Canadian youth of the 1990s.

Specific factors shaping decisions to leave, stay or return to the parental home

Age

In general, as we saw in Chapter 1, within the youth population the likelihood of leaving the parental home increases with age (see also Lindsay, Devereaux and Bergob 1994, Table 2.1; Ravanera 1995; Zhao, Rajulton and Ravanera 1995, Table 1), and episodes of returning home become less frequent. With increasing age, the cultural equation of leaving home and adulthood becomes more powerful, and economic resources generally improve. (See Boyd 1996; Boyd and Pryor 1989; Mongeau 1995 and Morin, Rose and Mongeau 1988 for reviews of the literature.)

Gender

Young women generally leave the parental home earlier than men. Historically, this has mainly been due to the earlier age of marriage of women. (For literature reviews see Mongeau 1995; Morin,

Rose and Mongeau 1988; Silbereisen, Meschke and Schwarz 1996.) However, in Western countries today, women move out earlier than men even when marriage is excluded as a factor (Boyd and Norris n.d.; Goldscheider and Vanzo 1989; Da Mongeau 1995). As young women's options have diversified, so too have home-leaving patterns. Some women exercise the desire for privacy and independence from parents by leaving home early while others remain at home longer so they can complete their higher education on a tight budget. Gender-role socialization is thought by some researchers to play a role in these differences (Battagliola, Brown and Jaspard 1997; Silbereisen, Meschke and Schwarz 1996; Wallace 1987:158-160; Zhao, Rajulton and Ravanera 1995).⁶

Affective ties and social bonds within the parental family

Is the parental family mutually supportive and cohesive or is it a cold, intolerant or emotionally unstable environment with poor parent-child relations or even abuse? In short, does the parental residence feel like a *home*? The strength of affective ties and the degree of emotional stability in the family are of great importance in influencing young adults' decisions to leave or stay.

Strong affective ties to the family of origin may encourage some young adults to feel more comfortable staying in the parental home while unable to obtain stable employment (Gierveld, Liefbroer and Beekink 1991; Mitchell and Gee 1996), or to return to the parental home for emotional support following separation or divorce, even if they can afford to live alone (Dandurand et al. 1994; Klodawsky, Spector and Hendrix 1983). On the other hand, where children experience instability or perceive a weakening of affective ties they leave home earlier, as in the case of step- or "blended" families (Boyd and Norris 1995; Cherlin, Kiernan and Chase-Landale 1995; Mitchell and Gee 1996: 64; Hill, Yeung and Duncan 1996, Zhao, Rajulton and Ravanera 1995). This may help explain why children of divorced parents leave the family home earlier than those living with birth parents (Boyd and Norris 1995;

see also Aquilino 1996; Jones 1995: 47-51; Zhao, Rajulton and Ravanera 1995).

In extreme cases, where affective bonds are destroyed in the parental family, young people will leave before they are able to support themselves either in economic or emotional terms. Those who leave home before age 18 are the most likely to have done so because of severe family problems. (See Calgary 1993, for example.)

In addition, cultural and class-based differences in traditions of intergenerational social relations and mutual obligations may either foster leaving home or encourage staying with parents. Here, pertinent factors include the nature and degree of parental authority exercised over young adults versus the degree of autonomy parents accord to youth lifestyles (Jamieson and Toynbee 1990), and expectations concerning domestic tasks and services performed for household members (Johnson 1989).

Incomes of youth and their parents

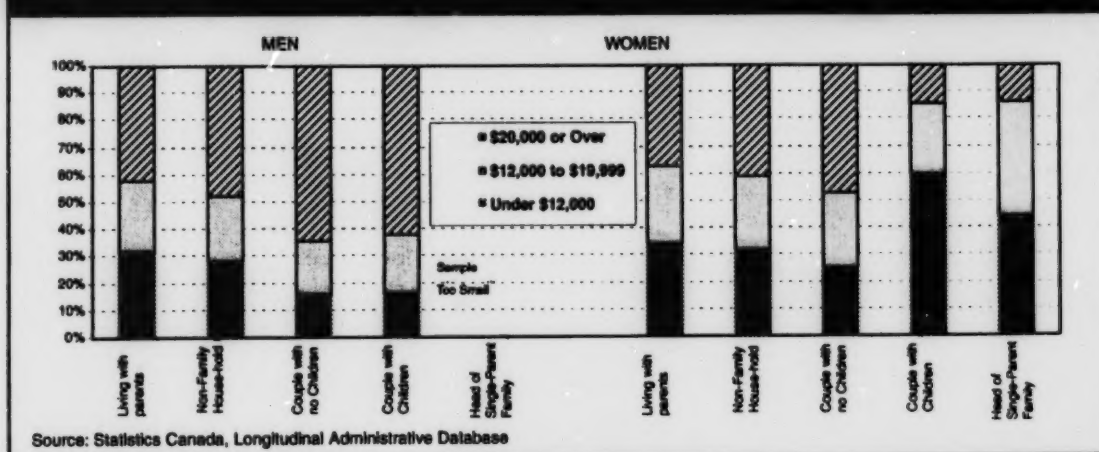
As mentioned in the introduction, living with parents is associated with low individual income. Figure 4 illustrates this point in more detail. Controlling more precisely for age, it shows income

distributions for the year 1990 for tax filers aged 25. Only among women with children (in both lone-parent and two-parent households) does the percentage with incomes under \$12,000 per year exceed that among those living in the parental home.

Interpreting such statistics is not straightforward. Many young people may choose to remain in the parental home in order to have the option of managing on a low income for a period of time while maintaining a reasonable standard of living (Hartung and Sweeney 1991). In the case of university students faced with tuition fees that have escalated in the last decade relative to the overall inflation rate (Statistics Canada 1997a), the lower costs of living in the parental home may allow young people to save in order to afford to complete more years of schooling (Goldscheider and Goldscheider 1993: 7; Sales et al. 1996: 221). Living with parents may also decrease reliance on student loans and bursaries, with the resulting lower level of indebtedness (Sales et al. 1996: 225) making it easier to qualify for mortgages a few years down the road.

If young people's income levels are taken as a given, on the other hand, their adequacy vis-à-vis rent levels in the local housing market and their stability for the duration of the housing commitment

Figure 4: Youth aged 25 who filed a tax return in 1990: distribution of personal income (in 1991 dollars), Canada, by sex and living arrangement



one makes (such as signing a lease) are clearly a *sine qua non* in decisions about living arrangements (Battagliola, Brown and Jaspard 1997; Calgary 1993; Haurin, Hendershott and Kim 1993, 1994; Krahn and Lowe 1991; Mitchell and Gee 1996). Delaying the departure from the parental home may help young adults deal with a prolonged period of low purchasing power, especially in an inflated housing market like that of Toronto in the late 1980s (Johnson 1989). In a Vancouver study of youth who had returned to the parental home, over 80 per cent did so for financial reasons (Mitchell and Gee 1996). Some young people may nonetheless feel compelled to take the economically "irrational" decision to leave home and spend more on housing than what is generally deemed affordable (see Hulchanski 1995), because of the value they place on independent living or because conditions in the parental home environment are no longer acceptable to them.

Trends in the various *sources* of income available to young people may considerably affect their living arrangement options and decisions.

Employment

Between 1980 and 1990 the full-time employment incomes of Canadians under 30 broken down by three year age-groups, dropped markedly (in constant dollars) in all age-groups, for both genders, but most dramatically among the never-married (Ravanera 1995: Table 1.11). As outlined in the introduction, the growth of precarious employment and related labour-market trends among young people are major factors likely to shape young people's housing decisions in regards to living in or away from the parental home. Additional analysis using longitudinal data (as done in France: Battagliola, Brown and Jaspard 1997) will only be possible once several waves of the SLID become available. (See by interview-based research, Chicoine and Rose 1996; Mitchell and Gee 1996; Johnson 1989; Molgat 1997.) Young people who do obtain a "good job" (Economic Council of Canada 1991) or at least one with adequate income enabling them to live independently, do not always, however, opt to do so. Remaining with parents may, in such cases, be

a rational economic strategy to maintain a comfortable living standard while saving for the future (Mitchell and Gee 1996; see also *Globe and Mail* 1989).

Among those who leave the parental home on obtaining employment, the loss of a job may precipitate a return home unless the household includes another member (usually the spouse or partner) whose income is adequate to cover housing costs. Returning home under these circumstances is likely among those in younger age-groups less committed to independent living (Jones 1990; Morris 1990). The loss of the financial contribution of another household income may also force the remaining young adult to return to the parental home, unless he or she is able to move to cheaper housing. This could happen when a roommate loses a job (Molgat 1997:16) but is typically associated with a relationship break-up (Klodawsky, Spector and Hendrix 1983; Watson 1988).

The parental family home is often an invaluable safety net in economic terms and may provide significant social support for young unattached adults or lone parents experiencing difficulties living independently due to an involuntary decline in their income or that of their household. However, returning to the parental home simply because one cannot afford not to, may create undue stress and lower self-esteem (Boyd and Pryor 1989; Charbonneau 1991; Cote and Allahar 1994 and Norris and Tindale 1994, cited in Mitchell and Gee 1996; Johnson 1989; Peters 1987 cited in Calgary 1993:11). In the same vein, a study of never-married Canadian university graduates found lower levels of self-satisfaction among those who still lived with their parents than among those who lived independently (Johnson 1989).

Parental transfers and subsidies

Parental income and accumulated wealth can also directly influence the living arrangements of young adults. Through income transfers and "hidden subsidies," parents with the means to do so can either help maintain young adults in

the parental home or enable them to achieve residential autonomy without financial independence (Goldscheider and Goldscheider 1993: 148-151; Jones 1995: 84). Whether or not subsidies to independent living are available has a particular impact for full-time students, given their limited capacities to support themselves through employment while studying (Commission of the European Communities 1988; Sales et al. 1996: 198). However, the economic burden of maintaining a young adult child in the family home for an extended period may be too much for some parents, for instance single mothers and parents of four or more children. This helps explain why children in these family types leave earlier (Boyd and Norris 1995; Lalande 1988).

Parents who subsidize independent living for their children gain more privacy for themselves in the process (Goldscheider and Goldscheider 1993: 142). Another option may be to house a young adult child in a virtually self-contained basement suite, thus making co-existence of the generations more manageable for all concerned. Conversely, the homes of lower-income parents are more likely to be overcrowded if there are many children, or they may be configured in such a way that young adult children experience a lack of privacy. This may be another reason why youth leave home earlier in larger families (Boyd and Norris 1995; Gierveld, Liefbroer and Beekink 1991).

State income support

Policy decisions about state income support benefits play an important role in the living arrangements of low-income young people. For instance, those who go through short periods of employment punctuated with bouts of unemployment (Ross and Shillington 1991), a pattern that is becoming more prevalent (Heddy 1991) may be affected by changes to the qualifying period for employment insurance, leading them to apply for social assistance. Social assistance payments may or may not be set at levels high enough to enable jobless youth or young single parents to live away from the parental home.⁷ Both cultural norms and cost

considerations enter into such policy decisions, as policy makers try to evaluate at what age and under what circumstances youth should be considered to be legitimately independent, yet in need of state support to maintain an independent or quasi-autonomous living arrangement. (See for example, Toronto 1983: 10; Ontario, Social Assistance Review Committee 1988: 140-141).

Over the last decade or so, governments in most Western countries have made major changes in social assistance policies, in the course of a broader re-evaluation of the fiscal responsibilities of government and the relative socioeconomic roles of the state and the family. A key element in these changes has been the reinvoking of the responsibility of the parental family for assisting young adults in economic difficulty (see Killeen 1992; Thomas 1996). Thus, welfare benefits to some categories of young adults have been reduced to levels which give them little option but to live with their parents. (For a summary of benefit changes in Canadian provinces, see Canadian Council on Social Development 1996.)⁸ Social policy analysts argue, however, that in many instances it is not a question of parental families not *wanting* to help out their young adult children but more a question of whether they have the resources to do so, or whether the parental home is a suitable environment for them (Chicoine and Rose 1992; Deniger 1991; Guberman 1987; Jones and Wallace 1992).

Location of a job, educational or cultural opportunities: geography matters

Depending on where they live, some Canadian youth have more choice than others when it comes to deciding whether to pass some of the milestones associated with the transition to adulthood (e.g., getting a full-time job, completing one's education) while living in the parental home or living independently (Boyd 1996; Sales et al. 1996: 135-138). In general, youth in large metropolitan areas can obtain jobs and educational credentials without leaving the parental home whereas those from small towns, single-industry communities, depressed regions or Aboriginal

territories are much more likely to have to leave home. (See Johnson 1989 for a Canadian study.)⁹ European research shows that low parental incomes can reinforce tendencies for out-migration in the absence of regional job opportunities as young adult children seek work elsewhere, sending remittances home to help maintain the parental house and family in a time of hardship (Bloss 1989; Hutson and Jenkins 1987). In contrast, staying at home, unemployed in a depressed area may be a devaluing rather than a socially supportive experience, sometimes leading to severe family tensions. (See for example MacCormack 1988.)

Migration from reserves to cities to work or study has become a very significant dimension in the lives of Aboriginal youth. They are often housed with other members of their extended family or with other community members, a reflection of the engrained sense of collective social responsibility for young people in Aboriginal cultures (Ark Research Associates 1995; Lévesque 1995; unpublished census tabulations compiled by N. Ghalam, Statistics Canada). However, when there is no one to help out with housing in the destination city, Aboriginal youth face a particularly brusque transition to independent living (Gabor, Thibodeau and Manychief 1996). This underscores the need to improve the difficult housing situation faced by Aboriginal people in urban areas (Ark Research Associates 1995; Clatworthy 1996).¹⁰

Rural or small-town milieux may differ from those of major cities in terms of prevailing social values about how the transition to adulthood should unfold. Those wanting to pursue higher education and a less "familial" lifestyle are more likely to gravitate to the city (Looker 1993, cited in Mitchell and Gee 1996; Molgat 1997: 26). This is consistent with data from the SLID presented in Chapter 1. For students, the ritual of going to another city to study marks a critical turning point in their personal pathways to adult life (Dubas and Peterson 1996; Erlich and Frickey 1994; Hatcher 1994). Both parental transfers and government policies on loans and bursaries can affect their options for geographical mobility. In turn, the development of student cultures

in college towns or Latin quarters of major cities may—as research conducted in France and Québec has found—encourage more young people to leave their parental homes in small towns or peripheral regions not only to study, but also to participate in a cosmopolitan or alternative ambience (Erlich and Frickey 1994; Le Galès and Oberti 1994; Roy 1992; Saint-Laurent 1996 cited in Molgat 1994: 26).

Research has documented young adults' dissatisfaction with the range of leisure activities offered by municipalities (see, for example Québec 1992) and in particular, the limited adaptation of suburban areas to youth cultures (Social Planning Council of Metro Toronto 1979). The type of leisure opportunities, meeting places and structured activities available to suburban youth may influence the decision to stay in or leave the parental home, especially for those with time on their hands because they are not in full-time employment or studies.

Allure of youth consumer culture

Leisure activities and consumerism play a major role in the socialization processes of youth, as we have just indicated above with regard to urban cultures (Stewart 1992). Studies of spending patterns and time use in various countries, including Canada, show that youth under 25 devote a high proportion of their budgets and their time to leisure-related goods and activities, especially those outside the home, as compared to the 25 to 44 age-group who have moved into a stage "when spending patterns begin to become more home-centred, shifting from expenditure on leisure activities to expenditure which is more directly related to the costs of independent living" (Jones and Wallace 1992: 129; see also Frederick 1995). These studies do not, however, distinguish youth spending or time budgets by living arrangements. For some young people, the importance of participating in "youth cultures" through consumer goods and leisure activities may be such that they simply prefer to allocate funds to this area of fulfillment rather than spending money on rent away from the parental home (Jones 1995: 116). Even in the face of precarious employment, this

consumerist orientation may persist as many youth seek fulfillment and try to construct an identity beyond that associated with work or career (Galland 1996; Hutson and Jenkins 1987; Jones and Wallace 1992: 131; René 1993).

Supply of affordable and suitable independent housing

Last, but definitely not least, the decision to leave home, or to remain in an independent living arrangement when faced with strained circumstances, will be influenced by housing supply in the places where youth live or to which they are willing and able to relocate and, specifically, by the availability of small, affordable housing units, as European research has demonstrated (Heddy 1991; Jones 1995: 107-108). As mentioned earlier in this chapter, the private rental apartment boom of the late 1960s to mid-1970s increased the supply of housing in large Canadian cities suitable for young workers. In contrast, the inflationary situation in the Toronto housing market in the late 1980s apparently affected young people's horizons to such an extent that "a place of one's own no longer appears to be the mark of youthful accomplishment that it once was, and living at home does not have the same stigma [of protracted post-adolescence]" (*Globe and Mail* 1989).

Young adults' access to social housing, determined both by the overall supply and the policies of the allocating agencies, may also affect the decision to live in the parental home or independently (Kiernan 1986).¹¹ The living arrangements of young lone-parent families are particularly susceptible to the influence of social housing policy, given the importance of the social sector in the housing of this group. Many would not be able to live independently on their very low incomes were they not in rent-geared-to-income housing. Lack of access to social housing may lead some young single parents to live with their parental families (Klodawsky, Spector and Rose 1985; Canada Mortgage and Housing Corporation 1990; Spector and Klodawsky 1993).¹²

Finally, we should not forget the role of zoning regulations in influencing the supply of affordable housing for youth. For example, in many municipalities, it is illegal to create accessory apartments in single-family houses even though such arrangements are often suitable for young single adults.¹³ Zoning ordinances prohibiting sharing of houses by groups of unrelated people (students, for instance) can also affect the housing options of young people looking for an alternative to the parental home.

Summary

This chapter has developed a conceptual framework designed to elucidate both the general and the specific factors that influence how young people make choices and take decisions as to leaving, staying or returning to the parental home.

To provide context, we first considered historical and cultural variations in the role of leaving home in the transition to adulthood. In general, since the mid-20th century, moving away from the parental home—not necessarily to marry or live as a couple, but to establish an independent residence—has grown in importance as a dimension, even a leitmotif of the process of growing up among contemporary Canadian youth, although significant ethnocultural variations persist.

We then discussed the specific factors that, singly and in combination, come into play in the decision making process about leaving, staying in or returning to the parental home. These include:

- *Age*
 - the likelihood of living independently increases with age. (See Chapter 1.)
- *Gender*
 - women leave earlier to marry, but also leave earlier than men when marriage is not a factor.

- *Affective ties and social bonds within the parental family*
 - family stability and strong social ties delay home leaving; and
 - unwelcoming or abusive situations precipitate leaving home;
- *Incomes of youth and their parents*

Context: low youth incomes can result from strategic choice (pursuing full-time studies) or a constraint (unemployment).

 - parental transfers and subsidies
 - income transfers to assist residential independence; and
 - "hidden" subsidies to maintain young adults in the parental home.
 - employment
 - level and stability of employment incomes.
 - state income supports
 - eligibility criteria, benefit levels.
- *Location of job, educational or cultural opportunities: geography matters*
 - youth seeking jobs and pursuing education do not have to leave the parental home if they live in large cities unlike those from smaller or economically depressed communities; and
 - student and youth cultures may draw small-town and suburban youth to the city.
- *Allure of youth consumer culture*
 - consumerism plays a big part in youth identity-building, so spending priorities may lie elsewhere than in paying rent.

- *Supply of affordable and suitable independent housing*
 - availability of low-cost private rental units;
 - eligibility for, and access to, social housing; and
 - role of municipal zoning.

Many parents, but not all, offer financial support to their young adult children's transition to residential independence. Youth who want to live independently but cannot afford to do so, often because of their precarious labour market position, face a significant loss of self-esteem.

Nevertheless, prolonged co-residence of unattached youth with their parents, or episodes of returning to the parental home, may prove to be a comfortable arrangement for all concerned, providing certain conditions are met:

- parental resources are adequate (financial means, housing space);
- the parental home is a welcoming and safe place for young adult children;
- the two generations have established a mutually agreeable balance between autonomy and dependence, intimacy and privacy; and
- remaining at home forms part of an active strategy to pursue education, save for the future or create a space to live out one's youth.

This framework can help policy analysts and policy-makers evaluate under what circumstances housing-related initiatives are appropriate in order to support young people's expressed preferences for independent living or living in the parental home, or to widen the range of options open to them.

CHAPTER 3: TO WHAT EXTENT DO YOUNG PEOPLE ACQUIRE SUITABLE HOUSING?

What happens to young people who finally leave the parental home? Who do they live with? Where do they get their income? How much of their overall budget do they devote to housing expenditures? All things considered, do they manage to find suitable housing?

Living arrangements in young households

In 1995, 30 per cent of the households headed by persons between 15 and 24 were single-person households (table 2). More men than women live alone. There are two types of households: multiple households without children (21 per cent of households) and households consisting of childless couples (20 per cent). In that age range, there are as many households of lone mothers

with children (11 per cent) as households consisting of couples with children.

Since 1988, the most important changes in this household structure (both in absolute terms and as a proportion of the whole) are the decrease in households made up of couples and the increase in households headed by women and multiple households without children. This evolution, determined by HIFE data, was borne out by the figures of the latest census. Between 1991 and 1996, the number of families, regardless of the age of the head, rose 6.2 per cent, which is lower than the increase of 9.2 per cent between 1986 and 1991. Statistics Canada attributes this general decline in growth to the fact that young people are waiting longer than before to form a relationship (Statistics Canada 1997b).

Table 2:
Type of household by age of head, Canada, 1988, 1991 and 1995

Type of Household	15-24 Years Old			25-29 Years Old		
	1988	1991	1995	1988	1991	1995
Single person						
Man	16.8	15.9	16.4	12.7	13.0	15.3
Woman	13.9	15.0	13.3	11.1	10.5	9.0
Single-family*						
Without children						
Husband-wife	22.9	21.4	19.6	24.2	25.1	27.5
Other**	2.1	2.2	2.3	1.6	1.5	1.5
With children						
Husband-wife	12.6	10.4	10.7	33.0	32.2	26.5
Other**	4.6	5.4	3.7	1.3	1.2	1.8
Lone parent headed by a woman	6.6	8.4	10.9	6.2	6.2	8.0
Lone parent headed by a man	0.0	0.1	0.3	0.2	0.1	0.4
Multiple***						
Without children	19.0	20.3	21.1	8.6	8.8	9.4
With children	1.4	1.0	1.6	1.0	1.3	0.6
Total	99.9	100.1	99.9	99.9	99.9	100.0

Notes:

* Household consisting of a lone economic family (related persons only).

** Household consisting of persons other than spouse, relatives and children.

*** Household consisting of several unrelated persons or persons who are related and unrelated.

Source: HIFE, 1988, 1991 and 1995.

In 1995, 54 per cent of households headed by a person between 25 and 29 consisted of couples, slightly less than half of which had children. In the 25 to 29 group, there were fewer multiple households without children than among the 15 to 24 year olds, and fewer lone parent households headed by women. The difference in the 15 to 24 group is no doubt explained by a greater

incidence of reconstituted families in the 25 to 29 year old group than the 15 to 24 year olds.¹⁴ In 1988, the traditional households were more widespread. Couples accounted for 57 per cent of households, and almost three in five had children.

Income

Income generally rises with age, because employment income increases with work experience and because wealth is accumulated over time. For example, the average income of households headed by a person between 15 and 24 was only slightly more than half of the average income of the 35 to 64 group. However, in recent years, the financial situation of households headed by a young person between 15 and 24 has continued to deteriorate, in comparison with others. In 1994 dollars, their average income declined from \$31,400 in 1987 to \$27,600 in 1994, which is a drop of 12 per cent or \$3,800 in seven years. The decline in income has affected all types of households headed by young adults

Evolution in the number of households headed by 15 to 24 year olds

According to HIFE, in households headed by 15 to 24 year olds, between 1988 and 1995, the number of such households made of couples with children dropped from 61,228 to 49,508 and those of childless couples from 110,942 to 90,646. In contrast, there were 50,440 lone-parent households headed by a woman in 1995, while there were only 32,014 in 1988, and multiple households without children numbered 97,778 in 1995, there having been 92,346 in 1988.

Table 3:
Average income (1994 dollars) by type of household, Canada, headed by 25-29 year olds.
1987 and 1994

Type of Household	1987 \$	1994 \$
Single person		
Man	30,955	27,291
Woman	25,143	23,881
Single family		
Wife-husband		
Owner		
No children	60,961	63,519
With children	49,159	53,683
Tenant		
No children	48,796	45,926
With children	40,622	39,212
Lone-parent headed by a woman	19,269	19,144
Multiple	58,699	55,910
Total*	43,305	42,857

Note:

* Including single-family households not counted elsewhere.

Source: HIFE 1988 and 1994.

between 15 and 24: couples, lone-parent families and persons living alone.

The incomes of households headed by a young person between 25 and 29 remained more stable on average than that of the 15 to 24 group—hovering around \$44,000—but this is solely attributable to a slight increase in the incomes of husband-wife families during this period. However, the increase experienced by the latter only affected homeowners, not tenants (Table 3). All other types of households saw their incomes decline between 1987 and 1994.

Employment status

Data on employment status shed some light on income trends. Among single people of both sexes and lone-parent families, the proportion of full-time work declined from 1987 to 1994 among 15 to 24 year olds and 25 to 29 year olds. Among husband-wife families (Figure 5) and the 15 to 24 age-group, as income declined (at least between 1990 and 1994), so too did the proportion of families where both spouses work full-time, and the proportion of part-time work by one of the spouses. On the other hand, the proportion of couples in the 25 to 29 group where both spouses worked full time, increased along with household income.

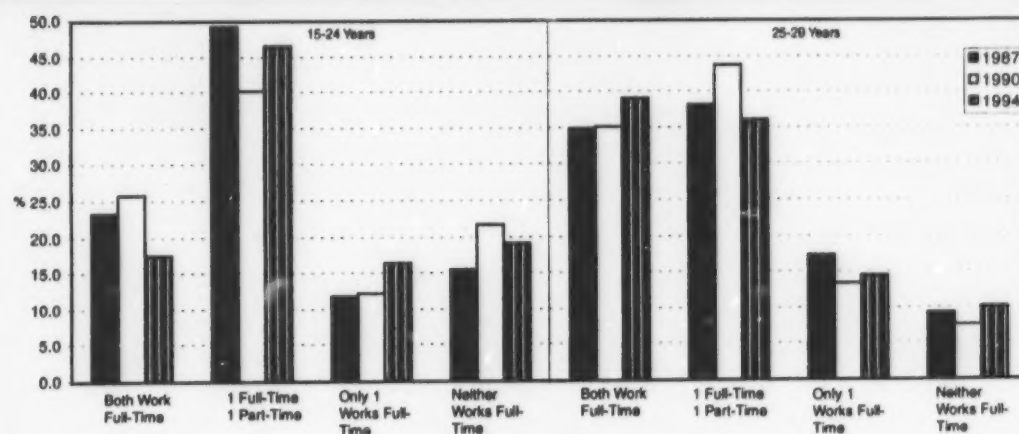
The evolution of employment status in young households is especially marked by an increase in part-time work. This is in some way related to the increased proportion of young people still in school, a situation due in part to the difficulty they have finding full-time employment. In 1994, 26 per cent of those in the 21 to 29 group felt that their employment was precarious (CMHC 1995).

Sources of income

We saw that the total incomes of households in the 15 to 24 group decreased from 1987 to 1994. In fact, only employment income decreased (by 22 per cent as shown in Table 4), no doubt due to the fact that full-time employment lost ground over the same period, as we have just seen, and for the reasons stated in the introduction of this report.

The average employment income in households headed by persons in the 25 to 29 group was \$1,381 higher in 1990 than in 1987. It declined \$2,784 in 1994 when compared with 1990, even in spite of the fact that, in husband-wife families, both spouses were working more full-time in 1994 than in 1990. This could be due in part to the fact that there were proportionately fewer husband-wife family households than before among 25 to 29 year olds.

Figure 5:
Employment status of both spouses in husband-wife family households by age of husband,
1987, 1990 and 1994



Source: Statistics Canada, Household Facilities by Income, 1996, 1991 and 1995, Microdata Files

Table 4:
Household Income (1994 dollars) per household by source and age-group of household head,
Canada, 1987, 1990 and 1994

Age	Source	1987 \$	1990 \$	1994 \$
15-24	Employment income	27,890	25,578	21,662
	Government transfers	2,708	3,571	4,633
	Other	764	933	1,265
	Total	31,363	30,082	27,560
25-29	Employment income	39,225	40,612	37,832
	Government transfers	3,075	3,415	4,074
	Other	1,005	1,093	951
	Total	43,305	45,119	42,857

Source: HIFE, 1988, 1991 and 1995.

The shortfall among young people may be made up, in part, by cash or property donations, mainly from their parents. In 1992, childless couples who owned housing in which the reference person was less than 30 were also believed to have received, undoubtedly from parents, an average of \$3,306 and tenants \$2,692. Childless couples reportedly received much more than couples with children (\$1,925 for owners and \$1,381 for tenants). Lone-parent tenant households received \$2,213 in cash or gifts on average, single men \$1,435 and single women \$1,770. These cash or gifts are believed to be more substantial than in 1986 (FAMEX 1986, 1992)

Share of housing costs in household budgets and core housing need

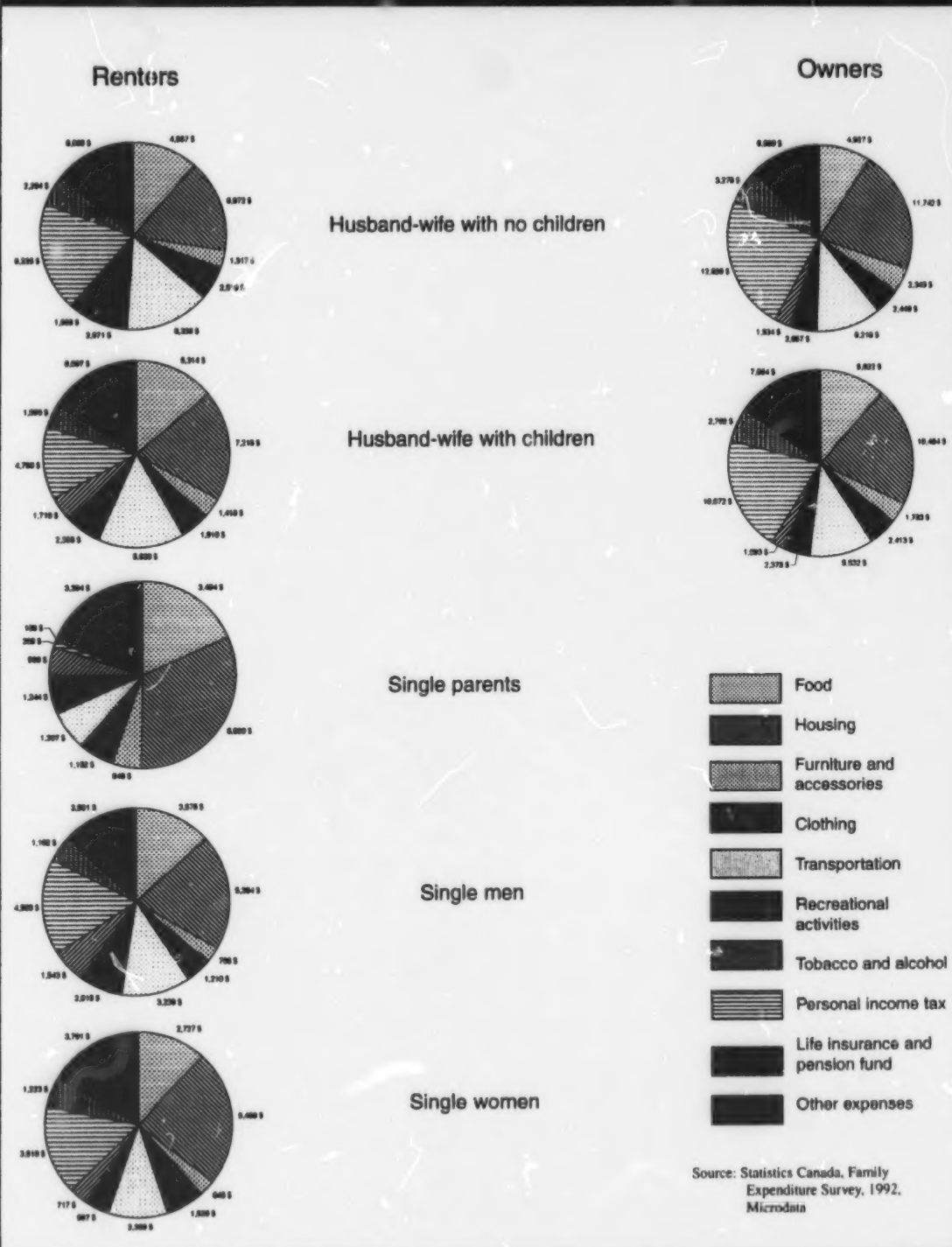
In 1992, tenants under 30 spent less on rent on average than those in the 30 to 44 group (\$6,680 and \$7,333 respectively), and young property owners spent *slightly more* on accommodation (\$10,942 versus \$10,547) (Table A-6). This minor difference is largely attributable to the fact that the budget of homeowners under 30 included \$5,500 in mortgage interest, as opposed to \$5,355 for those in the 30 to 44 group. However, young couples who owned housing also spent more on maintenance, repairs and replacement than their

older counterparts (77 per cent vs. 71 per cent) and spent slightly more (\$629 versus \$616). The difference was greater among childless couples (\$706 versus \$557). Housing expenses of young homeowners represented a significantly greater portion of their total expenditures (21 per cent) than for the 30 to 44 group (17 per cent), since their incomes were lower.

At first glance, the distribution of expenses of households headed by those less than 30 did not vary much by type of household and tenure (Figure 6). However, we should point out that for lone-parent households housing represented by far the largest expenditure (32 per cent). In fact, they spent half their budget on housing and food. Such was not the case with other types of households, even though housing was generally the major expense item. Young men who live alone spend twice as much on leisure, tobacco and alcoholic beverages than young women.

Among those in rental accommodation in 1995, the percentage of households spending 30 per cent or more of their income on housing was much higher for households headed by someone in the 15 to 24 group than for those headed by persons 25 to 29, regardless of the type of household (Figure 7).

Figure 6:
Household expenditures by type for rental and owner households headed by persons younger than 30, 1992



However, according to CMHC, all households devoting 30 per cent or more of their income to shelter are not necessarily in need, because they could find less expensive housing of acceptable quality and size on the market. For most types of rental households, there are fewer households in core housing need than there are paying 30 per cent or more of their incomes on shelter.¹³ Note however that CMHC excludes full-time students living alone or with non-relatives (undoubtedly other students) from the number of households in core housing need because their situation is temporary. This no doubt explains why there are fewer multiple households in need than there are devoting 30 per cent or more of their incomes to shelter, especially among 15 to 24 year olds.

Figure 7 shows that lone-parent families headed by women had fewer chances of finding adequate housing without stretching their budgets. There were *more* such households in core housing need than households spending 30 per cent or more of their incomes on housing. Thus, some lone-parent families that spent less than 30% of their incomes on housing were living in poor quality or cramped accommodation. Even if they were to move into suitable and adequate housing, they would have spent 30 per cent or more of their incomes on shelter.

Among husband-wife families in the 15 to 24 age-group, there are as many households in core housing need as there are devoting 30 per cent or more of their incomes to shelter. They too could not find suitable housing at a better price, even if they wanted to.

It is also interesting to note that the calculation of core housing need reduces the proportion of single women with housing difficulties more than the proportion of single men, in comparison with the calculation of the proportion spending 30 per cent or more of income on shelter. This confirms one of the previous observations that single women attach more importance to the quality or location of housing than single men and spend more on housing, even if it means going beyond what they can afford. The same phenomenon is evident for multiple households, which would no doubt pay a premium for a suitable location rather than move to the outskirts for the larger unit they need.

The proportion of young tenants in the 15 to 24 group spending 30 per cent or more of their incomes on housing expenses was highest in Ontario (Figure 8) and lowest in the Prairies. Among 25 to 29 year olds, British Columbia had the largest proportion. Moreover, in the 25 to 29 age-group the spread between those in core

Figure 7:
Proportion of renter households spending 30% or more of their incomes on housing
and proportion in core housing need by age-group, 1995

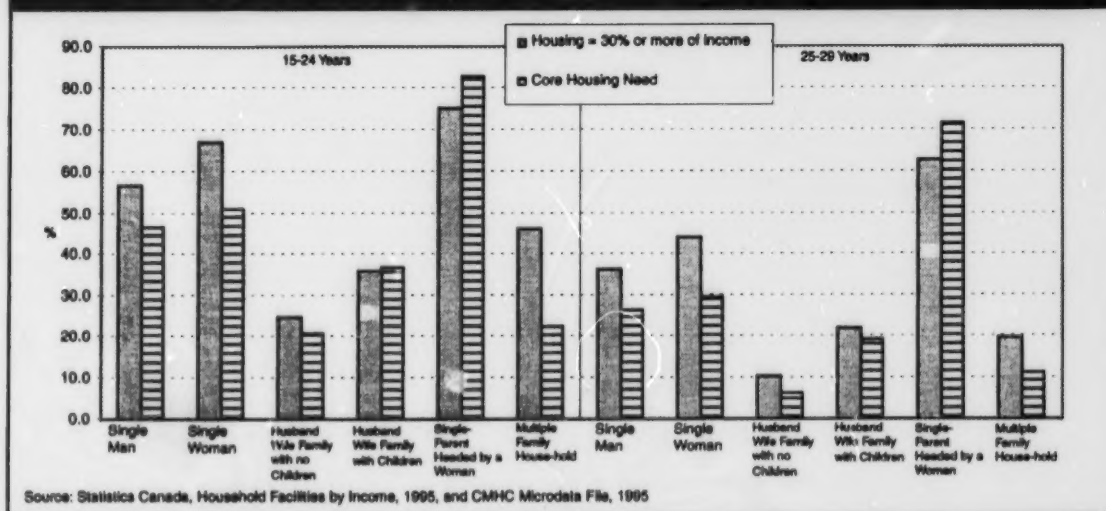
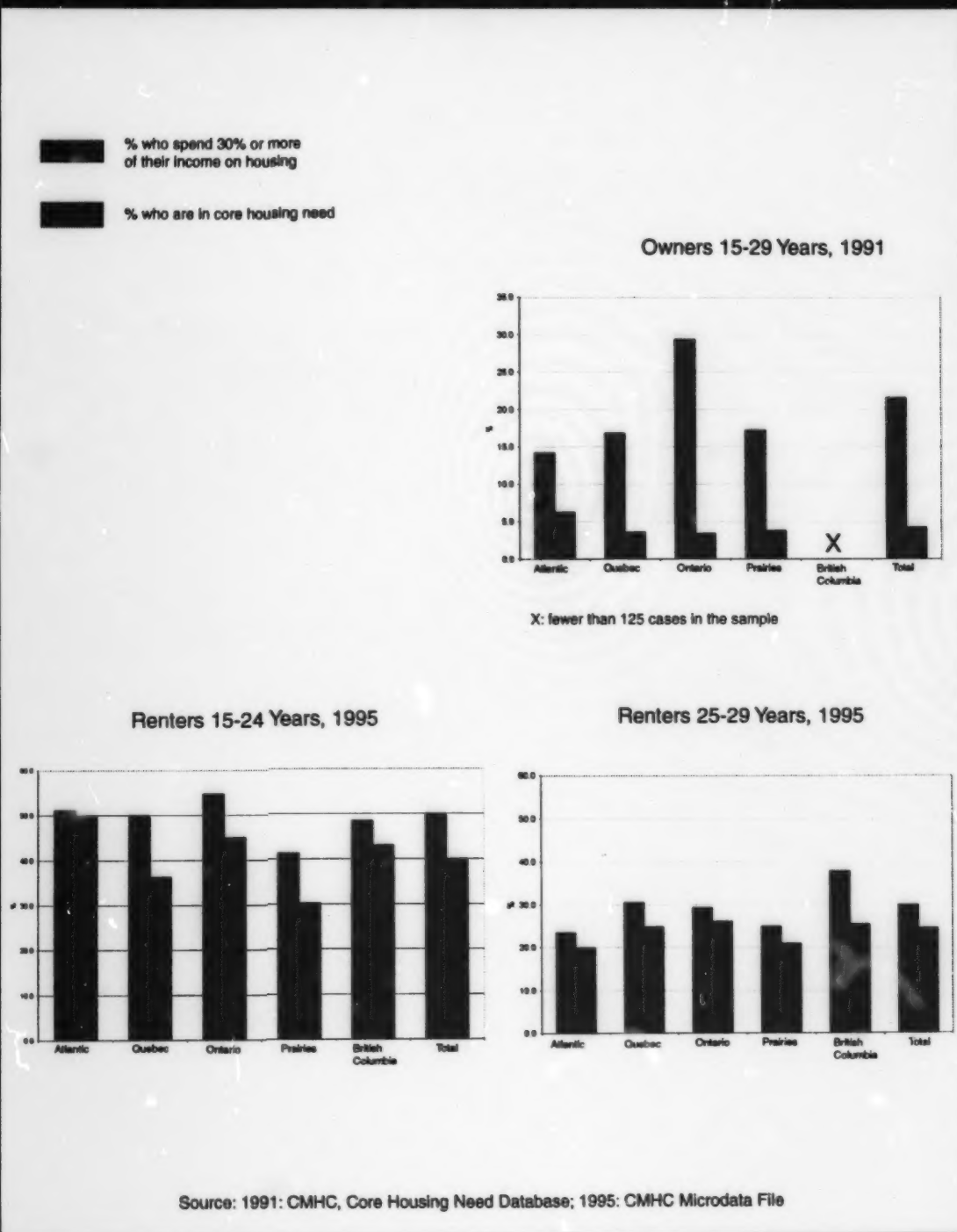


Figure 8:
Proportion of households spending 30% or more of their incomes on housing and proportion in core housing need by region in Canada, 1991 for owners between 25-29 and 1995 for renters between 15-24 and 25-29



housing need and those spending 30 per cent or more of their incomes on housing was greatest in British Columbia. That is perhaps a reflection of the locations chosen by young renters in Vancouver who prefer the downtown/city centre to the outskirts, where the more inexpensive housing is available. Another study (CMHC 1995b) revealed that young people between the ages of 21 and 29 more often tend to live closer to downtown or in older neighbourhoods than in new neighbourhoods or rural areas.

The proportion of young renter households in core housing need increased for all types of households from 1991 to 1995 (Table 5).

Affordability (the cost of housing relative to household income) is by far the major cause of core housing need. (Other contributing factors in the CMHC definition of core housing need are the quality of the housing and its size relative to the size of the household, more so among those under 30 than their older counterparts.) Affordability was implicated in 92 per cent of cases of core housing need among renters under 30 in 1995, either by itself or in combination with the other need factor, i.e., the size and quality of the housing. For families with children, the affordability problems are often compounded by housing that is too small. Among lone-parent families in core need headed by a women under 30, housing size

Table 5:
Proportion of young tenant households spending 30% or more of their incomes on housing, 1988, 1991 and 1995, and the proportion in core housing need, 1991 and 1995, Canada, by type of household and age-group*

Age	Type of Household	% for Whom Housing Expenses Represent 30% or more of their Income			% In Core Housing Need	
		1988	1991	1995	1991	1995
15-24	Single person					
	Men	37.5	47.8	56.8	35.9	46.8
	Women	55.3	47.5	67.0	34.9	51.1
	Single-family					
	Husband-wife					
	Without children	18.6	24.8	24.8	19.5	20.9
	With children	21.6	37.2	36.0	35.0	36.8
	Lone-parent headed by a woman	72.1	73.8	75.0	75.9	82.8
	Multiple	32.2	35.9	46.3	15.9	22.4
	Total**	35.1	40.5	49.6	31.4	39.9
25-29	Single person					
	Men	25.4	21.7	36.7	18.8	26.4
	Women	33.8	33.8	44.0	19.7	29.7
	Single-family					
	Husband-wife					
	Without children	8.9	8.4	10.6	5.6	6.4
	With children	14.8	9.6	22.0	7.4	19.2
	Lone-parent headed by a woman	64.3	60.5	62.8	59.7	71.4
	Multiple	21.0	9.2	19.8	7.0	11.1
	Total**	22.9	19.4	29.8	15.5	24.4

Notes:

* Core needs are not presented for 1988, as they were not calculated in such a way that they could be compared with 1991 and 1995.

** Including single-family households not counted elsewhere.

Source: CMHC, core housing needs database, 1988 and 1991, HFI, 1995 and CMHC microdata files, 1995.

was an issue in slightly over one-third of cases. These objective evaluations by CMHC were confirmed by the satisfaction expressed by young households in 1993. Households with children were least satisfied with the space available to them. Housing quality was less of an issue with men under 30 living alone than for those who were older (HIFE 1993).

Aboriginal people are more likely than their non-Aboriginal counterparts to live in housing needing repairs (Normand 1996). An extensive survey of households in the Northwest Territories revealed that core housing need was more due to the size of the housing (42 per cent) or to quality (32 per cent) than affordability (Northwest Territories Housing Corporation 1992). These data have not been broken down according to age-group; however, problems of crowding in

households where young couples live (even with their parents) are well known (Inuit Tapirisat of Canada 1995; Normand 1996).

Access to home ownership

Owning housing gives people greater control of their environment compared to renting on the private market. It is also seen as a sign of success in North American society. Moreover, young tenants perceive ownership of residential property as a good investment for later in life (Bricker 1996), even in non-inflationary times. Is this dream within their reach?

We saw earlier that young Canadians live longer with their parents than they did 15 years ago. When they finally move out, they are less inclined to form families and, proportionately speaking, they have core housing needs more than before,

Table 6:
Causes of core housing need among tenants by living arrangement and age-group, Canada, 1995

Type of Household	Need Attributable to	15-24	25-29	30-34	35-44	45-54	55-64
Single person							
Man	At least affordability			96.5		97.0	96.5
	At least quality			10.5		19.3	20.1
	At least size	x	x	0.0	x	0.0	0.0
Woman	At least affordability			96.7		95.9	96.2
	At least quality			11.5		12.0	11.3
	At least size	x	x	0.0	x	0.0	0.0
Single family							
Husband-wife	At least affordability			92.0		85.2	86.6
	At least quality			14.8		11.2	10.5
	At least size	x	x	10.8	x	24.8	23.4
Lone-parent family headed by a woman	At least affordability	89.8	86.3	87.9	86.6	84.8	85.4
	At least quality	13.7	19.5	16.8	16.2	14.1	14.8
	At least size	34.2	34.8	34.5	27.9	31.3	30.2
Total*	At least affordability	91.8	92.6	92.2	88.9	90.4	90.2
	At least quality	13.7	13.6	13.6	15.4	14.3	14.6
	At least size	16.2	18.3	17.2	18.8	15.1	16.0

Notes:

X: Less than 125 cases in sample.

* Including types of households for which separate data are not available.

Source: HIFE, 1995 and CMHC microdata, 1995

especially when they are tenants, because they experience difficulties in the job market for a longer period of time. Under these conditions, the question is whether the youth of today move into ownership more slowly than their predecessors, and if this is the case, whether there is an inherent danger that they will give up on the idea of ever owning a home..

Although special tabulations of census data obtained by CMHC show that the percentage of homeowners declined among those under 30 (all types of households included) between 1976 and 1991, this has apparently stabilized since that time (Table 7). Of course, it is lower than for those aged 30 or more.

Proportion of owners by age group

In 1995, the percentage of owners was 13 per cent for those in the 15 to 24 group, 38 per cent for the 25 to 29 year olds, 55.5 per cent for the 30 to 34 age-group and 74 per cent for the 35 to 64 group (HIFE).

However, the proportion of husband-wife households, more likely to own their housing, is decreasing among those under 30. The proportion of owners increased from 1988 to 1995 in household categories which were increasing and traditionally less likely to be owners (Table 7), namely single men between 15 and 24, single women between 25 and 29, and multiple households headed by someone in the 25 to 29 age-group.

The proportion of owners in family households declined in husband-wife households headed by someone in the 15 to 24 group (with or without children). Only in husband-wife households headed by someone in the 25 to 29 age-group did the percentage of ownership increase between 1988 and 1995. Dual incomes, which are more prevalent in the case of childless couples, no doubt make it easier for them to become homeowners.

It is also thought that parents extend financial assistance to help young people get settled (Cheal 1987), particularly when the latter wish to become homeowners. Not much empirical research has been

done on the topic (see Pickvance and Pickvance 1995 for a review), but it does show that such assistance is being provided and that quite often it enables young persons to become homeowners. We saw previously that young persons who own their homes received more cash and property gifts than young couples who rent. (However, the source of these gifts is not known.) Young childless couples received much more substantial assistance than young couples with children. As for inheritances, due to increased life expectancy, households consisting of persons of mature age are more likely to inherit, and when they do, they already are homeowners themselves (Hamnett 1988; Thorns 1994). A study conducted in London England (Harmer 1988) shows that if children of heirs are at the stage where they will leave the parental home, a portion of the inheritance will be used to help them become homeowners.

As is the case with their older counterparts, households headed by persons under 30 are most likely to be owners when they are living in the Atlantic or the Prairie regions (Table 8). However, Ontario's growing economy seems to be benefiting young childless couples living there, as they are more likely to be homeowners than those in other areas of the country.

Immigrant households are generally more likely to own their own homes than non-immigrant households. However, immigrant households headed by a young adult under 35 living in Québec are less inclined to own property than non-immigrant households, no doubt due to their recent arrival (Mongeau and Séguin 1993).

Do young people today dream of being homeowners? According to a CMHC survey of consumer housing preferences in 1994, two thirds of those in the 21 to 29 group who were planning on moving within five years intended to become homeowners. More than half of those who anticipated becoming homeowners said they were even willing to rent a part of their home to make ends meet. Those who did not plan to become homeowners for two years attributed their decision to the precariousness of their employment or their financial situation. Only one-quarter of future

Table 7:
Percentage of homeowners by living arrangement and age of household head, Canada, 1988, 1991 and 1995

Type of Household	Age of Head %	1988 %	1991 %	1995 %
Single person				
Man	15-24	8.5	10.9	12.2
	25-29	24.4	18.8	20.8
Woman	15-24	6.4	3.3	3.5
	25-29	9.4	11.6	12.4
Single family				
Husband-wife				
Without children	15-24	23.7	17.1	20.5
	25-29	44.1	42.9	48.5
With children	15-24	31.8	31.3	26.3
	25-29	59.5	56.7	59.1
Lone-parent headed by a woman	15-24	6.9	2.1	4.1
	25-29	10.0	11.9	7.9
Multiple	15-24	4.6	8.7	7.4
	25-29	16.6	24.1	23.9
Total*	15-24	13.7	13.9	13.3
	25-29	37.6	36.8	38.0
	30-34	57.8	56.2	55.5
	35-64	75.3	74.8	73.8

Note:

* Including single-family households not counted elsewhere.

Source: HIFE, 1988, 1991 and 1995.

homeowners believed they could buy a new house (CMHC 1995b).

which exists in poor condition (Canada 1996; York n.d.).

Aboriginal youth aspire to become homeowners, but numerous Aboriginal communities are struggling with a true housing crisis. There is not enough housing for everyone, and much of that

Housing Satisfaction

Housing satisfaction can be a clue to the condition of the housing and also the extent to which it has

Table 8:
Percentage of homeowners by age of household head and region, Canada, 1995

Age of head	Atlantic	Quebec	Ontario	Prairies	British Columbia	Total*
15-24	20	9	14	18	9	13
25-29	46	31	40	45	34	38
30-34	68	52	55	62	49	56
35-64	82	67	73	82	75	74

Note:

* Including households not counted elsewhere due to reasons of confidentiality.

Source: HIFE, 1995.

been adapted to the needs of the household. A 1987 survey conducted in Montréal of first occupants of new housing revealed that young people were less satisfied with their housing than their elders and that satisfaction varied depending on the type of household. In particular, lone-parent families and young people sharing their housing with non-relatives were less satisfied than husband-wife families, which would indicate that some housing is not meeting the needs of less traditional households (Morin, Rose and Mongeau 1988). It is difficult, however, to interpret differences in satisfaction per housing type. If, for example, young people who share their housing are less satisfied than other household types, they may feel this way because they are more irked at having to live with several others rather than being dissatisfied with their housing *per se*.

In 1993, the vast majority of respondents (between 85 and 95 per cent), regardless of age, claimed they were satisfied with their housing (the general condition of the inside, the household living space and security) (HIFE 1993). However, another survey showed that, in 1994, more persons in the 21 to 29 group found that their housing was too small than their older counterparts. That is what they mentioned most often when asked what they liked the least about their housing. They indicated that they spend more time at home than they did before (CMHC 1995b), which is probably why so many of them find their housing too small.

Satisfaction varies according to the type of household and housing aspect. The general condition of the interior is especially a source of discontent for husband-wife households with children, households headed by persons 15 to 24 year old, rental households headed by persons 25 to 29, and lone-parent owner households headed by 25 to 29 year olds. Space is a problem for certain

households composed of a larger number of people: husband-wife families with tenant children, those headed by persons in the 15 to 24 and 25 to 29 age-groups, multiple households whose head is 25 to 29, and single women 15 to 24 who are owners. Moreover, proportionately speaking, women who head households are more often dissatisfied with the safety and the security of the housing (CMHC 1995b).

Satisfaction (or dissatisfaction) can also be expressed by moving projects. In 1994, 83 per cent of young people between the ages of 21 and 29 planned to move within five years (CMHC 1995b). Generally speaking, these moves were more attributable to events relating to life events (marrying, having children, changing jobs) than preferences relating to characteristics of their housing. The reverse is true for those in older age-groups.

Summary

Fewer and fewer young households consist of a husband and wife. Young people who live alone and those heading a lone-parent family are working full time less than before, and husband and wife families headed by a young person under 30 are increasingly less reliant on income earned by both partners working full time. Consequently, with the exception of husband-wife families owning their housing, young people have seen their incomes decline over time. Their housing expenditures represent a larger share of their total expenses than their older counterparts. It is thus surprising that the percentage of young homeowners has not changed much in recent years. However, young Canadians still dream of one day being homeowners and are willing to employ various strategies to achieve their objective.

CHAPTER 4: HOMELESS YOUTH: THE CHALLENGE OF RESIDENTIAL REINTEGRATION

Homelessness is neither trivial nor accidental for most adolescents in this particular situation. More often than not, incidences of homelessness are frequent and lengthy, often lasting for more than a year (Fournier and Mercier 1996: 281).

For about 15 years, the matter of homeless youth has been of great concern to stakeholders and researchers (Hutson and Liddiard 1994). Literature on this topic is very diverse and includes: life stories of homeless youth, interviews with stakeholders, attempts to quantify the number of homeless people, reviews of services offered and promising initiatives and reflections on the increase of the number of homeless youth.

Definitions: a conceptual problem

Definitions of homelessness vary depending on the eras and the regions of the world (Glasser 1994).¹⁶ The plethora of terms can be interpreted as a reflection of the complexity of the phenomenon and, on occasion, a certain conceptual fuzziness (Fournier and Mercier 1996: 15). In certain cases, these terms refer to overlapping populations (Brannigan and Caputo 1993).

Authors do not agree on the definition of homelessness. Each definition focusses on certain dimensions—the lack of permanent housing, the places homeless people frequent, the duration of homelessness and the extent of disaffiliation (Fournier and Mercier 1996: 40–41).

For some, rooming houses cannot be considered permanent housing; for others, they are. Meanwhile, others believe that living in housing which does not meet housing code provisions or is overpopulated justifies homeless status (Webber 1991: 137). Moreover, some people hold that persons living in forced cohabitation (i.e., sharing housing involuntarily) are “invisible” homeless people (“hidden homeless,” according to Watson 1986; see also Lalande 1988; Social Planning

Council of Metro Toronto 1985). Sometimes, for example, young people live with parents who themselves are living in low-cost housing, even though a severe climate of disagreement exists, which avoids “homelessness” (Québec, Conseil permanent de la jeunesse 1993: 33). However, the reverse situation of young adults having to move out of low-cost housing they shared with their parents is more frequent (CMHC 1990).

Jones (1995: 3) proposes a reflection on the concept of “home” which takes in the notions of family and a house. Young people who are unhappy in the family house or in a foster family can be considered “homeless” as they are without a family and a roof over their heads. In this vein, some young people would be “doubly” homeless—those who have lived in a family or a foster home and have left the placement facility for the street (Brannigan and Caputo 1993: 43; Daly 1996: 136–137).

The Canadian situation

Though literature on the topic is abundant, there are few studies which show how large the homeless population really is. Not only are there problems defining the subject, but serious survey problems also exist. The few studies that have attempted to quantify the number of homeless in various Canadian cities cannot be compared.

Researchers and stakeholders suggest that, in the last few years, the number of persons with no fixed address has been increasing, and the profile of this population has become more diversified. In the last 10 or so years, youth make up the segment of the homeless population which has increased the most (Brannigan and Caputo 1993: 24). In Québec for example, 1987 data reveal that 40 per cent of the pool of homeless consisted of persons under 30 (Québec 1992). Youth for Habitat has pegged the figure for homeless youth in Canada at 100,000 in 1996, and the Canadian Council on Social Development

estimated 11,000 in 1987 (Serge 1996: 15). As opposed to their older counterparts, homeless youth are often more educated, single, in better physical condition, have had run-ins with the law, have no income and are less inclined to be drug abusers.

In certain cities such as Winnipeg, Aboriginal people represent about two-thirds of the homeless population frequenting the shelters in downtown neighbourhoods. This overrepresentation is linked to their poor housing conditions and low incomes (Beavis, Carter and Douchant 1997; Daly 1996: 139). It can be assumed that homeless Aboriginal people include many young people, as is the case with the Aboriginal population as a whole.

Explanations for youth homelessness

It seems that the younger children are when they leave the family home, the higher the likelihood they will become homeless (Jones 1995: 44-46; Parazelli 1997). For the most part, adolescent homelessness is associated with runaways or evictions. The distribution of young people in each group is not consistent from one study to the next, but it seems that there are as many runaways as there are evictions. A runaway is sometimes perceived as a healthy means of adapting to a difficult situation. Certain authors have noted that children particularly run away to escape sexual, physical or psychological abuse they are subjected to in their families, or affective abandonment, which is sometimes but not necessarily attributed to marital breakdowns or reconstituted families in the parental home. Eviction results most often from serious disagreements or more rarely the inability of parents to support their adult children financially. Adolescents may not end up homeless because their families are poor, nor can they escape the likelihood of becoming homeless merely because their families are well off. Violence, incest, abandonment and negligence by parents cross all social classes (Ouellette 1989: 26, Parazelli 1997).

Molgat interviewed young homeless Francophones in the Ottawa-Carleton region and discovered the "process-like" nature of their exclusion. People experiencing housing-related problems may be in a violent relationship or may simply have been labelled "poor payers," a stigma which often affects social assistance recipients (1994: 55). However, one must avoid falling into the trap of portraying homeless youth as "problem cases." The causes of homelessness are not essentially attributed to the personal failings of young people (Bisson and Lessard 1990: 113-115).

Homeless young adults who have not been living with their families for some time may have lost their housing due to the economic crisis and cuts to social and health programs. (Federation of Canadian Municipalities 1991: 4-5, Jones 1995: 148).

With respect to the housing itself, other factors have been mentioned, such as the dearth of low-cost housing, the reduced supply of rooming houses due to demolitions and fires, and the effects that renovations of the downtown core have had on the increase in the number of homeless individuals. In addition, individual factors come into play such as evictions, the inability to pay, poor housing conditions, and the inability to find other housing (Bell 1989; Fournier and Mercier 1996 and Gilbert 1989). Since young people are often alone and have low incomes, they are among the groups most likely to experience precarious housing conditions which could, in a worst case scenario, result in homelessness (Montréal 1989: 2; Paradis 1990: 47).

Poverty and housing problems exist everywhere; however, they are more manifest in large urban centres, where rents are higher and affordable housing stock is more vulnerable to market pressures. Moreover, large urban centres tend to attract young single persons who are escaping areas which are underprivileged socioeconomically (see Chapter 2) and seeking

work. Other young people leave suburbia or small towns for the central neighbourhoods in large cities to find special services, anonymity or an environment more tolerant of "non-conventional" lifestyles such as homosexuality (Québec 1993, 33; Parazelli 1997).

The housing market also discriminates against some groups of young persons such as Aboriginal youth, visible minorities, women, teen mothers, women heading lone-parent families and young people who have been stigmatized economically (Fournier and Mercier 1996: 33; New association 1989; Klos 1997; Mulroy 1995: 110-113; Paradis 1990: 48-49; Québec 1993: 33). This increases their risk of becoming homeless.

In addition to these factors, young people face a shortage of social housing. Very few young adults live in low-cost housing in Canada, with the exception of young parents or young persons with disabilities (Daly 1996: 216; CMHC 1990: 29).

As we have pointed out, those experiencing family problems and those who have lived in foster homes are more likely to join the ranks of homelessness.¹⁷ This would imply that the foster home placement system may need to be reviewed. Moreover, if remaining in a foster home hinders development, young people need appropriate alternatives.

Young people need to have access to social services and information on the housing market even before they leave the family home. They will be better prepared to face life outside the home, and in some cases when appropriate, they will even be able to put off their decision to move out by realizing what this entails (Jones 1995: 150; CMHC 1995a: 119).

For young poor adults, it is crucial that they acquire suitable housing at a cost which allows them to live decently. Discrimination should also be addressed. This is an area that some agencies are working on. Jessie's Centre for Teenagers

extends a range of different services to pregnant teens and young parents under 18 and fights discrimination on the basis of age, marital status or family situation (CMHC 1998).

All initiatives that maintain and increase the number of affordable housing units are relevant. Access to suitable low-cost housing can often provide stability, whereas a lack of such housing may result in increased marginalization and a possible slide into homelessness (FOHM 1997).

Housing in times of crisis

"We will never see 15,000 homeless people invade the Berri-UQAM metro station or congregate at the corner of Amherst and Ste. Catherine [in Montréal] in the dead of winter. Where are they then?" (Simard 1989: 66, translation). Homeless people generally turn to shelters, hotels, public places, friends and acquaintances when they need temporary shelter, but shelters appear at the bottom of the list. According to a Montréal study, 40 per cent of homeless people had a private address, a room in most cases, but that figure fell to 17 per cent for young people between 18 and 29. Moreover, only three per cent live in a shelter. In spite of everything, in a city such as Toronto, one person in four using shelters is between 16 and 24 (Daly 1996: 136).

The conditions in shelters, which frequently represent the last resort, are often poor (Webber 1991: 158-161). Health problems (respiratory infections, chronic illnesses, etc.) are widespread among persons who use shelters. Children and young persons are even more exposed to them, particularly because a lack of sleep and malnutrition affect them even more than adults (Daly 1996: 113). Some shelters pose a security risk for women and young people. (Molgat 1994; O'Reilly-Fleming 1993). The number of shelter spots is much more limited for women than for men.

Some owners of rooming houses turn away young adults because, in their estimation, they are most likely not to pay their rent. This form of discrimination is compounded by exploitation, harassment, intimidation and violence (Fournier and Mercier 1996: 218, 219). Thus, the limited access women have to rooming houses is most often related to psychological barriers.¹⁸

Due to the reduced supply of rooming houses, there are more homeless people living in the street and in public places (Fournier and Mercier 1996: 22). The younger the homeless people are, the greater the likelihood they will sleep outside (Simard 1989). According to Fournier and Mercier, studies on the relationship between age and homelessness have produced mixed results (1996: 86).

Some programs have developed approaches which make it possible to meet the specific needs of young people from Aboriginal communities, such as the Salivik Centre Soup Kitchen and the HIV-AIDS Outreach Program implemented in the Northwest Territories or the Ndinawe program in Winnipeg (CMHC 1995a: 39, 79).

Offering more services along the lines of drop-in centres is not necessarily the right path to follow.

Even though some drop-in centres are places where young interviewees can create social links, these programs do not have built in institutional strategies aimed at achieving integration with school or work. Thus, the social ties created tend to be from among those who have been excluded, which risks containing the young people in the excluded category (Molgat 1994: 22 translation).

Researchers and stakeholders propose outreach as a preferred approach for some young people. Outreach starts with a non-menacing presence, leading to the formation of trust. This trust can progressively lead to young people taking advantage of various forms of assistance, including education, counselling, and accommodation

referrals. Such accommodation often starts as open and short-term, but may lead to more permanent forms of housing. In other cases, intensive, sometimes traditional and short-term services must be offered to help these young people get through difficult times. For youths whose family situation is good, intervention by a juvenile court or a youth protection resource has been suggested (Fournier and Mercier 1996: 276-277).

The importance of establishing services for homeless young people close to where they live, either in the region or in the suburbs, has been pointed out by some authors (Kariel 1993; CMHC 1995a: 115; Shelters for Youth Coalition 1988; Toronto Coalition Against Homelessness 1997; Webber 1991). They believe that young people frequenting the downtown area would be exposed to prostitution.

Housing initiatives for youth

Young homeless people often need more than just a roof over their heads. Because they earn small incomes and may have mental and physical health problems, they are often branded as being difficult to house. They often need to be supported as they make the transition to adult life. Moreover, the clientele of young homeless people is diversified. A wide range of different forms of assistance is, therefore, important to satisfy their needs.

According to the young people interviewed by Molgat, the strategies being used by homeless youth are essentially individualistic: finish school, avoid violent relationships, find a job, cohabit with friends or improve relations with the latter with or their parents. However, they often need better support as they go about doing this (Molgat 1994: 22).

Some stakeholders in the public sector suggest that homeless youth should return to the parental home. However, as we have seen, many do not have a family home to return to, or it is not suitable (Daly 1996: 137), even though, in certain

cases, relations between the young people and their parents do improve after they leave home. The support they can receive from their families could eventually increase (Jones 1995: 148). Jones thus maintains that social support, not social control, must be increased (1995: 152).

Although there are a variety of initiatives, (CMHC 1995a; Homegrown Solutions/Solutions maison 1997), resource constraints often prevent them from being fully realized. Moreover, a more holistic approach cannot always be taken.

An interesting alternative which could be adopted to the situations of homeless youth is social housing with community support (Federation of Canadian Municipalities 1991; FOHM 1997; Hulchanski et al. 1991). In addition to clean, safe, permanent and affordable housing, this solution is aimed at maintaining the autonomy of tenants, countering the social isolation they experience and getting them to use the various resources available in the neighbourhood and in the city by offering them different types of support (live-in superintendent, stakeholders, etc.). Social housing with community support would present an economical and effective alternative to a more institutional approach (FOHM 1997).

Young people would benefit from greater access to social housing. Such housing should be safe, and close to educational facilities and employment opportunities. The environment should not become a barrier: it must support young people, particularly young women, in a process of social mobility (Mulroy 1995: 113-114).

Examples of effective initiatives include the Victoria Street Community Association in British Columbia and Centre Jacques-Cartier in Québec City. These agencies rent out units in housing developments and provide support services and resource persons who can lend a helping hand. Here, young adults who have left the family home are encouraged to acquire the skills necessary to

become autonomous, pursue their education or begin an integration process (Homegrown Solutions/Solutions maison 1997: 9; CMHC 1998).

In Europe, homes for young workers have existed for several decades. In Québec, the Foyer de jeunes travailleurs et travailleuses de Montréal, founded in 1993, enhances social integration through employment and accommodation. Young adults living there do not all come from the street, but they all benefit from support so they can progressively assume their responsibilities, particularly with respect to housing (Deschamps 1996).¹⁹

Types of sliding-scale leases have been tested in France (Dansereau 1991) as well as in England, where young homeless persons from ethnic minorities make the transition to adulthood against a backdrop of cultural conflict combined with various forms of discrimination (Fru 1989). In England, several support care and lease guarantee programs are offered and specifically designed for young people, whether they are refugees, former inmates or drug addicts (Daly 1996, 216-217).

Initiatives which encourage the hiring of young homeless youth also exist. They are aimed at breaking the vicious circle of joblessness and homelessness (Jones 1995: 154; CMHC 1995a: 89). In certain cases, these youth are part of residential renovation programs. This brings about integration at the residential and professional levels (European Foundation for the Improvement of Living and Working Conditions 1991: 49).

Summary

According to some reports, the youth segment of the homeless population has increased considerably over the last several years. Since young people on their own often have low incomes, they are among the groups most likely to experience the kinds of housing conditions that could result in homelessness. Factors include the

inability to pay rent, poor housing conditions, evictions, and not being able to find other housing. Economic downturns and cutbacks in certain programs also play a role in the loss of housing.

When young people become homeless, they can be helped by a wide range of different forms of assistance. Availability of suitable housing plays a role in both the prevention of youth homelessness and in times of crisis. Holistic approaches seem to be the most promising strategies for assisting young people to find housing.

CONCLUSION

Today there are proportionately fewer young people between the ages of 15 and 29 than in the past. Why then be concerned about their housing conditions? In addition to accounting for a smaller share of the population, they are forming proportionately fewer households than before. The proportion of homeowners in the 25 to 29 group has declined, yet home ownership remains an objective for these young people. In addition, increasing numbers of youth are homeless. Those under 30 today form households and own property at a later age than their predecessors, which will have some effect on their welfare and on the demand for housing.

Over the last decade, young people have been staying in school longer and their employment has become more precarious. This has resulted in their staying in the parental home longer than before. Since the mid 1960s, forming a separate household, without necessarily living as part of a couple, was increasingly seen as an integral part of the transition to adulthood. A change in social mores prevailed into the mid-1980s. The tendency to leave the parental home without entering into a relationship does vary depending on the culture. This is particularly much less frequent among Aboriginal people and persons from Asia and Southern Europe.

When young people reach an age when they leave home, either they are spending more and more time in school because of increasing "credentialism" or they cannot find a stable and well-paying full-time job which would provide them with a lifestyle comparable to what they would have in the parental home. In view of this, some people are living longer with their parents, especially when they are in small families or in situations where parents are able to provide their adult children with economic support or good housing conditions. Others leave and often juggle precarious employment and their education.

Some young people return to live at home after trying to establish their own households, which

may be part of a strategy to cope with their getting a late start on the job market. For some, living with parents is a choice which enables them to pursue their education, enjoy their youth without having to pay rent, or put together enough money to obtain better housing at a later date (e.g., become an owner). However, some live with their parents because they have no choice, which can undermine their self-confidence.

In spite of economic constraints, some young people leave their parents, because their surroundings cannot offer them what they aspire to—a higher education, job opportunities or a place where they can enjoy "young" culture. More often than not, these factors result in young people moving into the city from suburbia or the country, a pretext in some cases for leaving a parental home where they are unhappy or do not have enough freedom. Once they move downtown, they frequently end up sharing accommodation, especially when there is a shortage of affordable housing.

Some young people receive hidden subsidies when they live at home, while others often choose to leave having obtained financial assistance from their parents. In both instances, it is important to recognize that families vary in their ability and willingness to assist their children early in adulthood (Mitchell and Gee 1996: 69). The current tendency of social policy to shift responsibility for the economic support of young adults on to their parents does not always give due consideration to the parents' means or the needs of young people to live their lives somewhere other than the parental home.

According to some reports, the youth segment of the homeless population has increased considerably over the last several years. This could be due to a variety of factors. Holistic approaches seem to be the most promising strategies for assisting young people to find housing.

Increasing numbers of youth are in core housing need, that is, they cannot find affordable housing large enough and in good condition without spending too much of their income. This situation is most difficult for lone-parent families headed by a woman. The increase in part-time work has eroded the financial situations of households headed by people under 25. In contrast, the incomes of 25 to 29 year olds have remained more stable, because of an increase in the proportion of couples in which both spouses work full time. The shortfall in incomes of youth is overcome in part by gifts of cash and property, which undoubtedly come from their parents.

The same factors that keep children in the parental home longer—furthering their education and precarious employment—are also reasons why those under 30 are less likely to form couples, and still fewer couples with children, than their predecessors. This has repercussions on access to home ownership as families with children are more inclined to become owners. The decline in household income also has an effect on access to home ownership: only childless families in the 25 to 29 age-group saw their ownership rates increase between 1988 and 1995, due to the increase in dual-income families. Young people find ways of increasing their incomes, particularly to become owners, because home-ownership continues to be a goal. One way is to be part of a dual-income family, but there are other ways—staying at home longer to put money aside or renting out a part of the house to earn additional income. However, for Aboriginal youth, it is harder to come up with effective ownership accessibility strategies, because quite often, there are not enough units for everyone.

It is difficult to state whether the longer time it takes those under 30 to form their own households (compared with the generation before them) is an aberration or the beginning of a new trend. It is also hard to know whether this phenomenon will have any repercussions on their future choice of housing. Perhaps the precariousness of the job market is becoming the standard for young persons in future generations, and graduates will have to struggle with very heavy debt loads. More innovative approaches could help these young people acquire suitable housing, and even attain homeownership. Perhaps the opposite is true: the current disruptions of the job market will result in the creation of new employment, which will offer stability and career opportunities to young persons. In any event, to ensure a more effective match between supply and demand, attention should be paid to young people between the ages of 15 and 29 as they pursue their studies and enter the work force.

ENDNOTES

- 1 Throughout this report, readers will encounter references to various Canadian statistical data sources. In cases where we do not give a cross-reference to a specific graph or table included with this report, detailed tables containing the pertinent data can be found in a separate unpublished technical report compiled by the authors and available on request from CMHC.
- 2 The concepts of housing affordability and core housing need used here correspond to the CMHC definitions which we explain in Chapter 3 of the report.
- 3 Finer-grained analyses in terms of geographical scale (within regions, within urban areas) would have required custom tabulations of the census. The pertinent 1996 census data were not yet available when this report was prepared.
- 4 With the release of successive waves of the Survey of Labour and Income Dynamics, such analysis will eventually become possible, and has already been initiated in unpublished research by Dr. David Cheal of the University of Winnipeg.
- 5 Data sources are discussed in an unpublished technical report available from CMHC.
- 6 Unemployment seems to have gender-differentiated effects on home leaving. A Norwegian longitudinal study tracking youth aged 17 to 20 in 1985 until they were 25 to 28 in 1993 found that as unemployed youth entered their mid-20s, the men tended to stay in the parental home to a greater extent than their female peers, who tended to move directly from the parental home to live with a partner who could support them (Hammer 1994; see also Wallace 1987). This is consistent with Boyd and Norris (1995 and n.d.) finding that the gender difference in the percentage of unmarried youth living at home increases with age (see Table 1 of this report).
- 7 As regards young single mothers, a view sometimes voiced in the media is that welfare benefits encourage the formation of lone-parent families. Research on the United States experience shows no evidence of a causal link to lone-parent *family* formation, but there may well be a link to *household* formation: when Aid to Families with Dependent Children benefits were introduced in the 1960s, many young single women with children who had been living involuntarily with their parents or relatives (as part of what Watson (1986) calls the "hidden homeless"), were now able to obtain their own apartments (Amott 1990; see also Sundström 1987).
- 8 For many low-income young people, sharing housing may provide an affordable option to the parental home, as well as offering peer-group companionship, fostering sociability and mutual aid (Calgary 1993: 43; Gauthier 1995; Molgat 1997: 46). Yet some jurisdictions (e.g., Québec) reduce welfare benefits for those sharing a dwelling, as compared with those living alone or in a rooming house; such disincentives to sharing may lead some welfare-dependent young people to opt for the parental home instead (or to disguise their living arrangements).
- 9 The corollary of youth out-migration is a growth in housing demand in the cities to which they gravitate and try to form households of their own (Jones 1995: 22; Lalande 1988; Molgat 1997: 6-7).
- 10 Immigrant youth arriving in Canada without their parents (a not uncommon occurrence for those in their 20s: see Boyd and Norris 1995) have also experienced great geographical dislocation, and without the option of living with their parents they may be particularly vulnerable to housing problems, particularly in the event of prolonged unemployment. Immigrant women in Canada's live-in domestic worker program also have no parental home to go to in the host country and often desire the privacy and

- security of a place to call their own (i.e., away from their employer's home) during their days off (Philippine Women Centre 1996; see also *New Association* 1989).
- 11 For instance, Denmark has long had a policy of purpose-built social housing to facilitate independent living by low-income single youth, to assist transitions to adulthood (Haywood 1984; Heddy 1991; Kiernan 1986). In many other countries, however, Canada included, public housing allocation policies deem young singles without children to be low priority or ineligible for government-subsidized housing units (see, e.g., Dielemann and Schouw 1989; New Brunswick 1988), although some social housing agencies have special programs for certain categories of youth deemed at risk (for examples, see Kraus 1993).
 - 12 The perception that some young women become single mothers to gain access to public housing is, however, completely unsupported by serious research (Jones 1995: 108).
 - 13 A partial exception is the City of Vancouver which now assists homeowners to create safe, legal basement suites (Doyle and Page 1996).
 - 14 A reconstituted family is when one of the parents is, in fact, the stepparent of at least one of the children. The census does not show the proportion of reconstituted families made up of couples. However, work done with the data of the General Social Survey of 1990 reveals that, between 18 and 24, there is one reconstituted family per three single mothers, and from 25 to 34, there are seven reconstituted families for eight single mothers (Desrosiers, Le Bourdais and Lehrhaupt, 1994).
 - 15 See CMHC 1991 for more information on the methodology used to calculate core housing needs. CMHC did not calculate core housing needs for owners in 1995.
 - 16 In Canada, terms other than homeless are used. "No fixed address" and "vagrants" are heard. Other terms describe in more specific terms the realities experienced by young persons who are called "runaways," "throwaways," "rejected youths," "street youths." (For a discussion, see Parazelli, 1997: 7-19.
 - 17 That is why the type of approach led by the Québec government regarding alternatives to youth placement seems to be a step in the right direction to lessen the risk that young people will end up homeless. For young adolescents who have run away or have been put out of their homes, it has been proposed that services be offered based on the needs of the young people and the family of origin. A host of services range from concrete assistance (housing, food, ties with a school) to educational counseling or therapy (Québec 1994). Other Canadian provinces have studied measures to support young minors who can no longer live in their family of origin. A network of temporary housing should also be implemented for young persons who are going through family crises, which would give young persons and their families a respite and make it possible to develop strategies to ensure a better future (Jones 1995: 151). Moreover, an initiative of this type exists in Ontario. The Safe Homes for Youth program, which was implemented in suburbs close to and further away from Ottawa, enables youth who are living through family crises to find refuge. They are offered family mediation and housing assistance. (CMHC 1995a: 115) There must be some assurance that young persons living in foster families do not find themselves alone, penniless and on the street as soon as they reach 18 (Jones 1995: 151-152; Martin 1996; Mulroy 1995: 110; Plante 1990: 39).
 - 18 A certain number of rooming house landlords specifically seek out women, but they mostly tend to turn to bachelor apartments instead.
 - 19 This is in the form of monthly rentals of fairly priced rooms with a kitchenette in a clean and safe atmosphere, with rentals of basic equipment, access to a community room and the presence of assistants.

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Appendix A

***Data used in the preparation of figures
presented in this report***

Table A-1:
Living arrangements by age and sex, 1991

Sex	Family Situation	Age				
		15-19 %	20-24 %	25-29 %	30-34 %	35-64 %
Woman	Parental home	88.1	42.9	11.1	3.9	1.3
	With spouse	3.9	33.1	64.7	75.2	75.5
	Lone parent	0.9	4.5	7.1	8.7	9.2
	Living alone	0.9	5.7	7.7	6.9	9.5
	Living with one non-relative	1.1	5.1	3.9	2.1	1.3
	Living with more than one non-relative	2.6	4.6	2.5	1.4	0.8
	Living with relatives	2.5	4.0	2.9	1.9	2.3
	Total	100.0	100.0	100.0	100.0	100.0
Men	Parental home	92.9	58.7	20.8	7.8	2.0
	With spouse	0.8	17.9	52.2	70.9	81.2
	Lone parent	0.0	0.2	0.6	1.2	2.5
	Living alone	0.6	5.9	10.9	10.6	9.0
	Living with one non-relative	0.8	5.6	5.9	3.4	1.9
	Living with more than one non-relative	2.3	6.5	5.0	2.7	1.3
	Living with relatives	2.5	5.3	4.6	3.3	1.9
	Total	100.0	100.0	100.0	100.0	100.0

Source: 1991 Census of Canada.

Table A-2:
Youth living with their parents at age 22: proportion still at home during each of the seven subsequent years, Canada, 1982-1989 and 1987-1994 (two cohorts)

Age	22 Years Old in 1982		22 Years Old in 1987	
	Women	Men	Women	Men
22	1.000	1.000	1.000	1.000
23	0.712	0.778	0.712	0.770
24	0.506	0.579	0.466	0.566
25	0.351	0.427	0.331	0.423
26	0.255	0.312	0.242	0.323
27	0.184	0.224	0.169	0.244
28	0.134	0.168	0.121	0.192
29	0.100	0.123	0.091	0.151

Source: LAD.

Table A-3:

Youth who left the parental home between 23 and 29 by initial living arrangements, two cohorts (22 years old in 1982 and 22 years old in 1987)

Sex, Cohort and Age of Person When Leaving the Family Home	Those Who Left Home and Their Status				
	Numbers			%	
	To form a couple	To become non-family or a lone parent	Total	To form a couple	To become non-family or a lone parent
Women aged 22 in 1982					
23	780	890	1,670	47	53
24	550	600	1,150	48	52
25	380	450	830	46	54
26	230	270	500	46	54
27	160	200	360	44	56
28	100	140	240	42	58
29	70	90	160	44	56
Total	2,270	2,640	4,910	46	54
Women aged 22 in 1987					
23	810	1,050	1,860	44	56
24	700	830	1,530	46	54
25	420	400	820	51	49
26	300	230	530	57	43
27	220	200	420	52	48
28	140	130	270	52	48
29	80	90	170	47	53
Total	2,670	2,930	5,600	48	52
Men aged 22 in 1982					
23	810	1,280	2,090	39	61
24	710	1,050	1,760	40	60
25	520	760	1,280	41	59
26	390	540	930	42	58
27	260	420	680	38	62
28	190	230	420	45	55
29	130	190	320	41	59
Total	3,010	4,470	7,480	40	60
Men aged 22 in 1987					
23	670	1,460	2,130	31	69
24	710	1,090	1,800	39	61
25	500	700	1,200	42	58
26	370	440	810	46	54
27	320	300	620	52	48
28	220	180	400	55	45
29	160	140	300	53	47
Total	2,950	4,310	7,260	41	59

Source: LAD.

Table A-4:
Those aged 25 who filed a tax return in 1990: distribution of income by sex and living arrangement

Sex	Family Situation	Less than \$12,000 %	12,001- 19,999 %	20,000+ %	Total %
Men	With parents	32	26	42	100
	In a non-family household	28	24	47	100
	With wife, no children	16	20	64	100
	With wife and children	17	21	62	100
	Lone-parent family head		(sample too small)		
Women	With parents	35	28	37	100
	In a non-family household	32	27	41	100
	With wife, no children	25	28	47	100
	With wife and children	60	26	14	100
	Lone-parent family head	45	42	14	100

Source : LAD.

Table A-5:
Employment status of both spouses in husband-wife family households by age of husband, 1987, 1990 and 1994

Employment Status of Both Spouses	15-24			25-29		
	1987	1990	1994	1987	1990	1994
Both spouses full time	23.4	25.9	17.7	35.0	35.1	39.2
One spouse full time, the other part time	49.2	40.2	46.6	38.3	43.8	36.1
Only one spouse works full time	11.8	12.2	16.4	17.4	13.5	14.6
No spouse works full time	15.6	21.7	19.3	9.3	7.6	10.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: HIFE, 1988, 1991 and 1995.

Table A-6:

Expenditures by type for rental and owner households whose reference person is younger than 30 and 30 to 44, 1992

Expenditure item	Husband-wife households				Lone-parent households				One-person households				Total			
	Without children		With children		<30		30-44		Men		Women		<30		30-44	
TENANTS	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Total expenditures (current dollars)	43,144	46,954	37,927	45,028	18,925	25,942	26,910	29,180	26,910	23,105	26,564	34,691	36,155			
Food	4,857	5,411	5,314	6,499	3,494	4,577	3,575	3,494	3,575	2,727	3,070	4,562	5,029			
Housing	6,972	8,040	7,218	8,193	6,030	6,555	5,364	6,316	5,364	5,488	5,965	6,680	7,333			
Furnishings and accessories	1,317	1,245	1,410	1,340	948	805	768	615	768	645	687	1,117	1,017			
Clothing	2,519	2,290	1,910	2,370	1,152	1,821	1,210	1,008	1,210	1,528	1,649	1,936	1,921			
Transport	6,336	5,131	5,620	5,459	1,307	2,309	3,239	2,927	3,239	2,389	2,674	4,661	3,929			
Leisure	2,671	2,770	2,308	2,367	1,244	1,335	2,015	1,656	2,015	987	1,048	2,135	1,900			
Tobacco and alcoholic beverages	1,688	1,960	1,710	1,895	989	977	1,543	1,670	1,543	717	831	1,652	1,574			
Personal income tax	8,225	10,421	4,760	7,551	209	2,122	4,503	5,630	4,503	3,610	4,947	5,048	5,899			
Life insurance and retirement funds	2,264	2,792	1,560	2,239	158	925	1,192	1,692	1,192	1,223	1,523	1,537	1,803			
Other expenditures	6,095	6,894	6,097	7,115	3,394	4,516	3,501	4,174	3,501	3,791	4,170	5,363	5,750			
OWNERS																
Total expenditures (current dollars)	54,853	66,068	49,833	63,492	18,925	25,942	26,910	29,180	26,910	23,105	26,564	34,691	36,155			
Food	4,927	6,277	5,622	7,639	3,494	4,577	3,575	3,494	3,575	2,727	3,070	4,562	5,029			
Housing	11,742	10,919	10,484	10,546	6,030	6,555	5,364	6,316	5,364	5,488	5,965	6,680	7,333			
Furnishings and accessories	2,343	2,432	1,783	1,952	948	805	768	615	768	645	687	1,117	1,017			
Clothing	2,446	3,278	2,413	3,379	1,152	1,821	1,210	1,008	1,210	1,528	1,649	1,936	1,921			
Transport	6,218	7,397	5,532	7,345	1,307	2,309	3,239	2,927	3,239	2,389	2,674	4,661	3,929			
Leisure	2,657	3,444	2,378	3,412	1,244	1,335	2,015	1,656	2,015	987	1,048	2,135	1,900			
Tobacco and alcoholic beverages	1,524	1,979	1,093	1,531	989	977	1,543	1,670	1,543	717	831	1,652	1,574			
Personal income tax	12,829	17,328	10,072	14,667	209	2,122	4,503	5,630	4,503	3,610	4,947	5,048	5,899			
Life insurance and retirement funds	3,278	4,589	2,792	3,979	158	925	1,192	1,692	1,192	1,223	1,523	1,537	1,803			
Other expenditures	6,889	8,424	7,664	8,992	3,394	4,516	3,501	4,174	3,501	3,791	4,170	5,363	5,750			

(insufficient number of owners in sample)

Note: The "husband-wife with children" does not include households consisting of a married couple and persons other than single persons.
Source: FAMEX, 1992.

Table A-7:

Proportion of young tenant households spending 30% or more of their incomes on housing and the proportion in core housing need, type of household and age group, 1995*

Type of household	% whose housing expenses represent 30% or more of their income		% in core housing need	
	15-24	25-29	15-24	25-29
Single person				
Men	56.8	36.7	46.8	26.4
Women	67.0	44.0	51.1	29.7
Single-family				
Husband-wife				
Without children	24.8	10.6	20.9	6.4
With children	36.0	22.0	36.8	19.2
Lone-parent headed by a woman	75.0	62.8	82.8	71.4
Multiple	46.3	19.8	22.4	11.1
Total*	49.6	29.8	39.9	24.4

Note: *Includes single-family households not counted elsewhere.

Source: HIFE, 1995 and CMHC microdata files, 1995.

Table A-8:

Proportion of households spending 30% or more of their incomes on housing and the proportion in core housing need, 1991 for owners between 25-29 and 1995 for tenants between 15-24 and 25-29

Age	Region	Owners (1991)		Tenants (1995)	
		% whose housing expenses represent 30% or more of their income	% in core housing need	% of those whose housing expenses represent 30% or more of their income	% in core housing need
15-24	Atlantic	(Insufficient number of owners in the sample)		51.1	49.8
	Quebec			49.6	36.3
	Ontario			54.7	45.1
	Prairies			41.3	30.2
	B.C.			48.4	43.0
	Total*			49.6	39.9
25-29	Atlantic	14.2	6.2	23.5	19.9
	Quebec	16.8	3.6	30.6	24.7
	Ontario	29.3	3.4	29.2	26.1
	Prairies	17.2	3.8	24.8	20.8
	B.C.	x	x	37.7	25.3
	Total*	21.6	4.2	29.8	24.4

Notes: * Includes some households not counted elsewhere for reasons of confidentiality.

x: Less than 125 cases in the sample.

Source: CMHC, Core housing needs database, 1988 and 1991, HIFE, 1995 and CMHC microdata files, 1995.